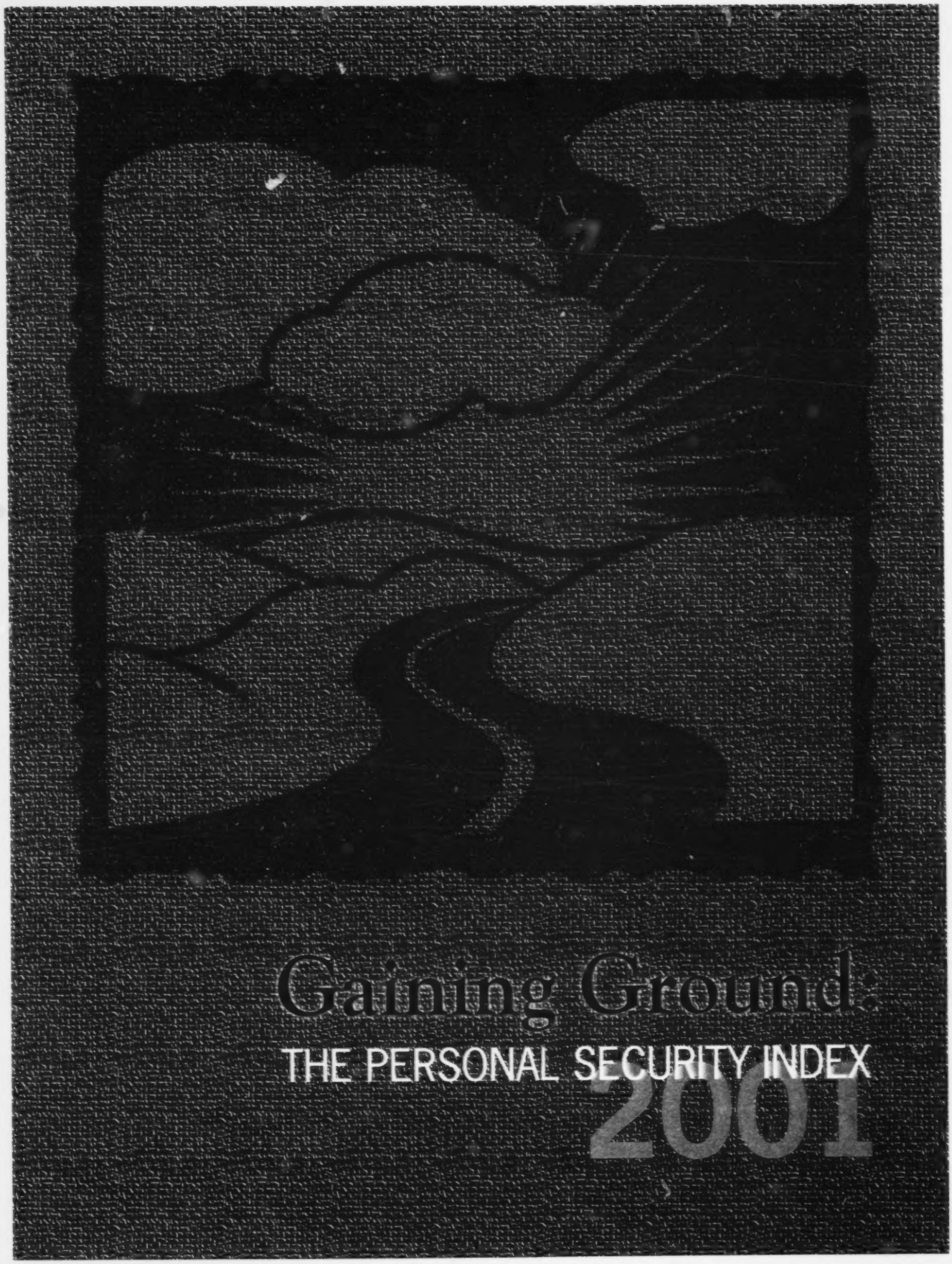

Gaining Ground:

THE PERSONAL SECURITY INDEX

2001

The Canadian Council on Social Development (CCSD) developed the Personal Security Index (PSI) in collaboration with the Insurance Bureau of Canada, Health Canada, the National Crime Prevention Centre, and Canadian Heritage. EKOS Research Associates Inc supported the project and conducted the national survey for PSI 2001.

INSURANCE BUREAU OF CANADA
Division of Insurance Council of Canada

Ekos Research Associates Inc /Les Associés de recherche Ekos inc.

Special thanks to Human Resources Development Canada for its ongoing support of the CCSD's research work.

The Canadian Council on Social Development is a United Way member agency.

104-01392/

Gaining Ground:
The Personal Security Index, 2001

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Special thanks to Human Resources Development Canada for its ongoing support of the CCSD's research work.

The CCSD would like to thank the following people for their input as members of our Expert Advisory Group for this 2001 edition of the PSI report:

Patrick Beauchamp, EKOS Research Associates Inc.
Christian Day, Human Resources Development Canada
Sharon Jeannotte, Canadian Heritage
Paul Kovacs, Insurance Bureau of Canada
Darrel Leadbetter, Insurance Bureau of Canada
Mike McCracken, Informetrica Ltd.
Ronald Melchers, University of Ottawa
Chris Robinson, Health Canada
Andrew Sharpe, Centre for the Study of Living Standards
Michel Vallée, National Crime Prevention Centre

The authors would also like to thank the following staff members of the CCSD who provided help with the production of this report:

Lori Harrop, Director of Public Affairs
John Kane, Communications Officer
Nancy Colborne Perkins, Production Coordinator
Arlette Sinquin, Translator/Revisor
Rachel Green, Administrative Support

Cover design by More In Typo Ltd.

National Library of Canada cataloguing
Personal security index
1999–
Annual
Aussi disponible en français sous le titre: *Un pas en avant: L'Indice de sécurité personnelle 2001*
ISSN 1489-4319
ISBN 0-88810-505-3 (2001 issue)
1. Quality of life–Canada–Periodicals. 2. Social indicators–Canada–Periodicals. 3. Economic security–Canada–Public opinion–Periodicals. 4. Social medicine–Canada–Public opinion–Periodicals. 5. Health attitudes–Canada–Periodicals. 6. Public opinion–Canada–Periodicals. I. Canadian Council on Social Development.
HG4521.P46 306'.0971'05 C99-900423-9

Gaining Ground:
The Personal Security Index, 2001

Table of Contents

Introduction 1
This Edition 1
How can we define personal security? 2

Overview of PSI 2001 3

Behind the PSI 5
Economic Security: Overview of 2000 5
Jobs, Jobs, Jobs 5
Wages 6
Low Income and Income Inequality 6

Economic Security 8
Level and Adequacy of Income 8
How much disposable income do Canadians have? 8
Do Canadians feel their income is adequate? 8
The Severity of Poverty 9
Employment Security 10
Long-term Unemployment Rate 10
Are Canadians worried about losing their jobs? 11
How confident are Canadians in their ability to find work? 12
The Social Safety Net 13
Are our income support programs adequate? 13
How confident are Canadians about their income security programs? 14
Can Canadians count on informal financial support from family, friends and neighbours? 15
Financial Vulnerability 15
How financially vulnerable do Canadians feel? 16
Trends in the Economic Security Sub-indexes 17
Looking Beyond the Averages 18

Health Security 19
Canada's rate of premature death continues to drop 20
Do Canadians lead stressful lives? 21

How do Canadians rate their own health? 22
Health Care Spending 23
Access to Health Services 24
Are Canadians worried about access to health care services? 24
Safety at Work 25
Safety on the Road 27
Trends in the Health Security Sub-indexes 28
Looking Beyond the Averages 29

Physical Safety 30
Violent Crime Rates 30
Are Canadians concerned about violent crime? 30
Property Crime Rates 32
Are Canadians worried about property crime? 33
Trends in the Physical Safety Sub-indexes 34
Looking Beyond the Averages 35

PSI Regional Differences 36
The Atlantic Provinces 36
Quebec 37
Ontario 37
The Prairies 37
Alberta 38
British Columbia 38
Regional Comparisons: Data Index 38
Regional Comparisons: Perception Index 39

Conclusion 41
Looking Ahead 42

Endnotes 43

Appendix I: Detailed results of the CCSD / EKOS survey 47

Appendix II: Methodological Issues in the Design of the PSI 56

Appendix III: Detailed calculations of the PSI 2001, Canada and the Regions 65

List of Charts

Chart 1: Personal Security Index, Canada, 1998-2000 4
Chart 2: PSI Data Index, 1998-2000 4
Chart 3: PSI Perception Index, 1998-2000 5
Chart 4: Disposable Income per Capita, 1989-2000 8
Chart 5: Is your income adequate? 9
Chart 6: Average Poverty Gap, Canada, 1989-1998 10
Chart 7: Long-term Unemployment Rate, Canada, 1989-2000 11
Chart 8: There's a good chance of losing my job. 11
Chart 9: Are you confident in your employability? 12
Chart 10: Employment Insurance Coverage, Canada, 1989-2000 13
Chart 11: Social Assistance as % of Poverty Line 14
Chart 12: Confidence in Safety Net 15
Chart 13: Ration of Debt to Income, 1989-2000 16
Chart 14: Economic Security Sub-indexes 18
Chart 15: Is your life stressful? 21
Chart 16: Confident of access to health services? 25
Chart 17: Time-loss Injuries, Canada, 1992-1998 26
Chart 18: Motor Vehicle Injuries, Canada, 1992-1999 28
Chart 19: Health Security Sub-indexes 29
Chart 20: Feel safe from violent crime? 31
Chart 21: Property Crime Rate, Canada, 1992-1999 32
Chart 22: Types of Property Crime, Canada, 1981-1999 33
Chart 23: How safe is your neighbourhood? 34
Chart 24: Physical Safety Sub-indexes 34
Chart 25: Data Index by Region, 1998-2000 39
Chart 26: Perception Index by Region, 1998-2000 40

List of Tables

Table 1: Key Labour Market Trends 6
Table 2: Key Low Income and Income Distribution Trends 7
Table 3: Financial Vulnerability, 2000 17
Table 4: Canadians' Health 22
Table 5: Time-loss Injuries, by Province, 1998 27

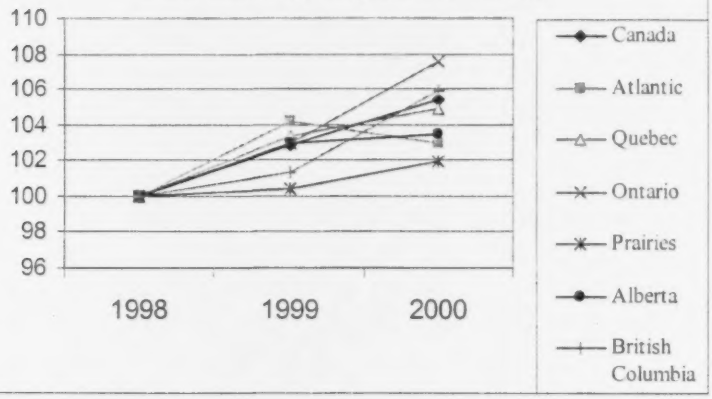
Erratum, pages 38-39

Region Comparisons: Data Index

Between 1998 and 1999, the Data Index for Quebec rose to 103.33, indicating that, objectively at least, Quebecers experienced one of the greatest increases to their level of personal security among all the regions. The Atlantic Provinces recorded the largest increase in its Data Index (which rose to 104.16), followed by Alberta at 102.95, and Ontario at 102.92. British Columbia and the Prairies recorded the smallest increases among the regional Data Indexes at 101.32 and 100.40 respectively.

Between 1999 and 2000, the Data Index for Ontario recorded the biggest increase of all regions, rising from 102.92 to 107.55. This was followed by British Columbia's Index, which rose from 101.32 to 105.90, the Prairies (from 100.40 to 101.97), and Quebec (from 103.36 to 104.86). Only the Atlantic Provinces saw a drop in their Data Index over this period, indicating that their level of personal security decreased between 1999 and 2000.

Chart 25
Data Index by Region, 1998-2000



Source: Calculations by the CCSD.

Over the period from 1998 to 2000, Ontario recorded the biggest increase in its Data Index among all the regions, followed by the Index for British Columbia. Data Indexes for the Atlantic Provinces, the Prairies and Alberta showed smaller increases. All of the regions except the Atlantic Provinces had increases in their Data Indexes in both 1999 and 2000, indicating that the overall personal security of Canadians has increased since 1998. In the Atlantic Provinces, the Data Index dropped between 1999 and 2000, but even with this decrease, the PSI for the Atlantic region is still higher in 2000 than it was in 1998.

Introduction

Not a day goes by without some event that greatly affects the physical or economic security of individuals making headlines. The year 2000 was no exception: "New job-seekers boost region's unemployment rate" (*The Ottawa Citizen*, September 9, 2000); "Stock meltdown may not portend economic one" (*Montreal Gazette*, November 30, 2000); "Natives found frozen to death in Saskatoon suburb" (CBC Newsworld, February 17, 2000); "Reporter Michel Auger gunned down" (*Le Devoir*, September 14, 2000).

Information relating to the economic security or physical safety of the person abounds. Some information seems to indicate improvements in personal security (for example, a decrease in the crime rate). Other information, however, seems to point to a deterioration, such as news of long waiting lists for certain types of surgery. All these facts influence Canadians' perceptions of their personal security. But what are the facts of the matter? Is the overall personal security of Canadians improving, or is it deteriorating?

In an effort to help fill the gap between daily news, real trends and perceptions, the Canadian Council on Social Development (CCSD), in collaboration with the Insurance Bureau of Canada, Canadian Heritage, EKOS Research Associates, Health Canada, and the National Crime Prevention Centre – and with the support of Human Resources Development Canada – has developed the "Personal Security Index." The Personal Security Index (PSI) is a tool which measures annual changes in the security of Canadians along three key dimensions – economic security, health security, and physical safety.

The PSI focuses on the basics of living: whether Canadians have enough money to get by and have resources that they can count on in times of need; whether they live in good health and have access to necessary health services; and whether they are safe from crime and accidents.

The PSI measures changes in both the numerical data and people's perceptions. The PSI consists of two indexes: the "Data Index" and the "Perception Index." The Data Index, derived mainly from Statistics Canada databases, is designed to measure changes in "real" outcomes related to personal security, such as levels of income and debt, and rates of crime and poor health. The Perception Index is based on responses to a national survey conducted by EKOS Research Associates that asked Canadians how they rated several issues affecting their own personal security.[1] Each index contains a series of indicators that track various dimensions of our economic, health and physical safety. Small changes in the indexes, particularly the perception index, and in the underlying indicators should be interpreted cautiously, as explained in the methodology (see Appendix II).

This Edition

This publication is the third in a series. In 1999, the CCSD published the first PSI report that provided benchmark data for the most recent year available, most often 1998, with some historical background. Last year's report, PSI 2000, was the first report to calculate the Personal Security Index and its evolution over one year. This year's report presents changes from 1998 to

1999 and to 2000. The analytical value of the PSI will build over time as we develop a consistent series of indicators.

> All subjective data in PSI 2001 are for the calendar year reported. However, the objective data are for the most recent year for which data are available, which in most cases is 2000.

In last year's report, we showed that while both the economic and physical safety indexes had risen – indicating that Canadians were more secure overall – all groups in society did not share this same sense of security. This remains true. There continue to be groups who consistently rate their security lower than others – notably, persons with lower incomes. While we can take pride in the knowledge that the sense of security among Canadians in general has improved, the results also demonstrate that more attention must be paid to making sure that security is extended to all Canadians, regardless of their income, education level, or family situation.

In this edition of PSI, we continue to analyze the changing personal security of Canadians. After a brief discussion about how to define and measure personal security, we present detailed results of the Personal Security Index – by age groups, gender and income level – and look at changes since last year and changes among Canadians. This edition of the PSI focuses more on regional differences in personal security. In the last part of this report, we build six regional Personal Security Indexes and analyze regional differences.

How can we define personal security?

Defining personal security is a challenge. Despite its importance, attempts to capture and measure the level and changes of personal security in society have been few and far between. This may be because security (or insecurity) is a subjective state that varies according to each person's response to their individual situation. Everyone has a different comfort zone based on their age, health and income status. This means that any measurement of security must necessarily be somewhat arbitrary with respect to the ranking of different components.

While the concept of security has many dimensions, for our purposes it is reduced to three key elements:

- economic security in the broad sense of job and financial security;
- health security in the sense of protection against the threats of disease and injury; and
- physical safety in the sense of feeling safe from violent crime and theft.

In a broader exercise, security could also be considered to include the quality of people's social relations or the stability and future potential of their communities. However, practical considerations limit this project to the economic, health and physical safety dimensions of personal security.

The PSI has also been developed within the limitations of the data that are available. While an ideal security index might include, for example, indicators of the quality of the physical

environment or the presence of life-threatening pathogens, data which allow an analysis of such changes from year to year are limited.

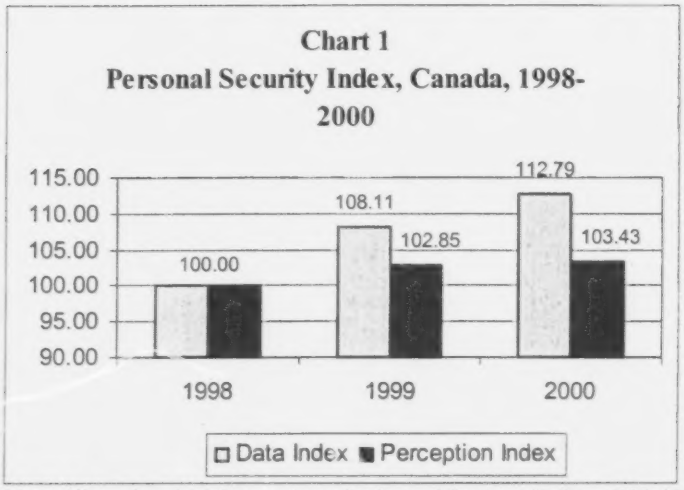
Conscious of the challenges inherent in such an exercise, we have proceeded with great care in the selection of the personal security components and the indicators. All of the key indicators were chosen with the help of an expert advisory committee. The weights given to the three major components of the PSI reflect the views of ordinary Canadians as captured in last year's survey. These weights are fixed for the three years of the PSI to date (see Appendix II).

The PSI is a valuable addition to measuring well-being. It is broader than the GDP, but not as broad as ambitious indicators that have been proposed elsewhere, such as the "Genuine Progress Indicator." It is unique in combining both objective *and* subjective indicators. Those wishing to share their comments or ideas about this evolving project are invited to send an e-mail message to psi@ccsd.ca.

Overview of PSI 2001

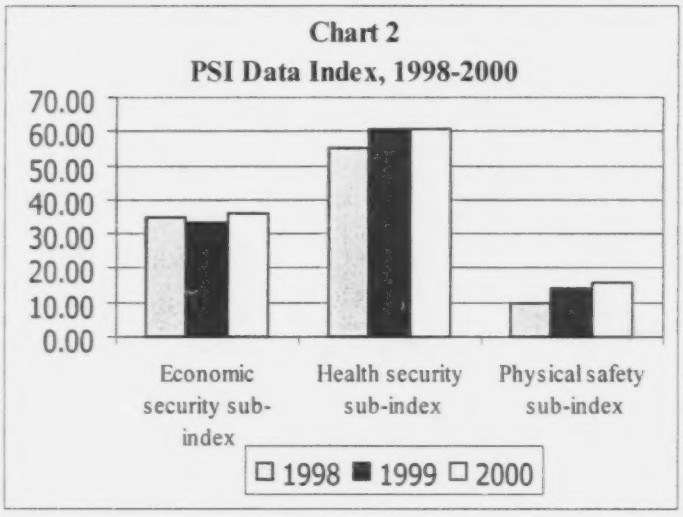
The base year for the PSI is 1998, for both the data and perception indexes which were set equal to 100.00 points. Increases in the PSI and its components represent an increase in security. The Data Index increased from 100.00 to 108.11 between 1998 and 1999, and the Perception Index climbed to 102.85. The personal security of Canadians thus increased between 1998 and 1999. According to the latest data available, the personal security of Canadians continued to increase between 1999 and 2000. The Data Index rose from 108.11 in 1999 to 112.79 in 2000, and the Perception Index increased from 102.85 in 1999 to 103.43 in 2000. The charts which follow provide more details on the changes in both indexes as well as changes in the sub-indexes or indicators of economic, health and physical safety between 1998, 1999 and 2000.

> Changes from year to year in both the data and perception indicators translate into numerical changes in the indexes (see note on Methodology). Note that the three components of the Index are not weighted equally: economic security counts for 35% in the base year, health security for 55% and physical safety for 10%. The indicators within each of these components have equal weights. These weightings, as explained in Appendix II, are based on the views of Canadians. Note that the indexes report changes in the most recent year for which data are available.



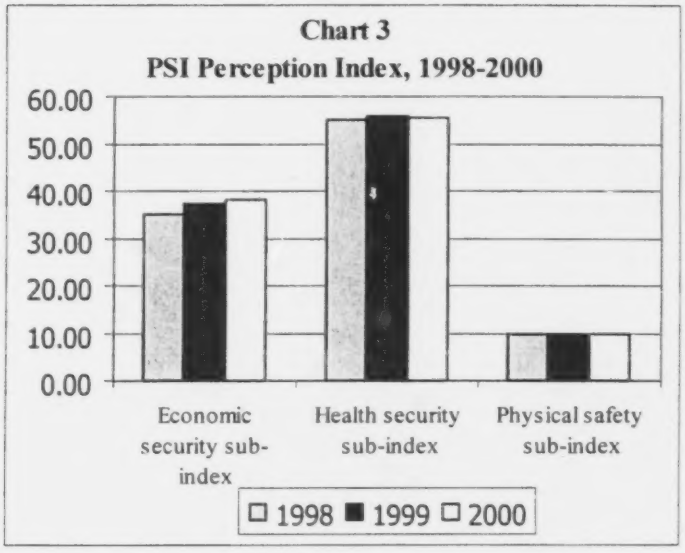
Note: All numbers have been estimated using weighted results from 1998, 1999 and 2000 PSI surveys. Sample sizes may be different in previous years. All unweighted and missing values have been removed.
Source: Calculations by the CCSD.

Comparing the sub-indexes shows that economic security dropped from 1998 to 1999 as measured by the hard data, but perceptions of economic security improved. In 2000, economic security increased, whether one looks at the hard data or at people's perceptions. The economic data sub-index is now at 36.27 points, higher than it was in 1998. Perceptions of economic security continued to increase, from 37.29 points in 1999, to 38.14 points in 2000. The period from 1998 to 2000 has clearly seen an improvement in Canadians' economic security.



Source: Calculations by the CCSD.

After a considerable improvement in 1999, the health data sub-index didn't move much this year. It rose by approximately .12 points between 1999 and 2000. People's health perceptions dropped slightly (.33), while health security data improved slightly.



Source: Calculations by the CCSD.

Finally, the data on physical safety showed some improvement, from 14.01 to 15.85. People's perceptions of their physical safety also increased slightly between 1999 and 2000 (from 9.87 to 9.93), but remained lower than in 1998. There is an interesting discrepancy here between perception and reality.

Behind the PSI

Economic Security: Overview of 2000

The year 2000 was a banner year in terms of economic and employment performance, capping the very strong recovery of the latter part of the 1990s and helping to undo much of the damage to Canadian households caused by the recession and slow recovery in the first half of the decade.

Real Gross Domestic Product (GDP) grew by about 5% over the year. In the PSI, the "bottom line" of income for households is real personal disposable income per capita. This is the total income in the hands of households, after income and payroll taxes, divided by the total population, then adjusted for inflation. Using this measure, income rose by about 2% in 2000, compared to just under 1% in 1999. In effect, household income has been regaining ground that was lost earlier in the decade. Strong income growth was reflected in high levels of consumer confidence.

Jobs, Jobs, Jobs

The income gains of households were mainly driven by continued improvement in the job market. The national unemployment rate fell from 8.3% in 1998, to 7.6% in 1999, and to 6.8% by 2000, the lowest rate in more than 20 years. The unemployment rate for young persons, however, remained very high at 12.6% in 2000. This was down from 14.0% in 1999, but still higher than in 1989, before the last recession.

Table 1: Key Labour Market Trends	1998	1999	2000
Unemployment rate	8.3	7.6	6.8
Men	8.6	7.8	6.9
Women	7.9	7.3	6.7
Aged 15-24	15.1	14	12.6
Participation rate	65.1	65.6	65.9
Part-time as % of employed	18.9	18.4	18.1
Self-employed as % of employed	17.1	16.9	16.2
Growth of real weekly earnings	0.4	-1	0.2

Source: Calculations by the CCSD using data from Statistics Canada's *Labour Force Survey* and *Employment, Earnings and Hours*, various years.

Total employment grew by a strong 2.6% in 2000, down only slightly from the 2.8% growth in 1999. Perhaps as importantly, rising employment was strongest in full-time paid jobs, as opposed to jobs that were part-time or those that involved self-employment. Of the 379,000 jobs created in 2000, just 20,000 were part-time, and the total number of self-employed fell by 42,000. In both 1999 and 2000, the number of part-timers and the self-employed shrank as a proportion of the employed.

Full-time paid jobs tend to be more secure and provide higher earnings than either part-time jobs or self-employment, so this shift represents an important underlying source of higher economic security. Strong job growth has resulted in a decline in the number of involuntary part-time workers, that is, those who work part-time only because they could not find full-time work (mainly women and young adults).

It is striking that the share of self-employment fell in 1999 and even more so in 2000, after growing through much of the 1990s. While self-employment is not necessarily low paid, much of the 1990s growth was among the so-called "own account" self-employed who work on their own and typically earn less and have less security and fewer benefits than comparable employees. It seems that many of these "precarious" workers chose paid jobs when they became available.

Wages

The growth of household income has been driven by job growth – resulting in lower unemployment and more earners in a household – rather than by wage growth. Adjusted for inflation, average weekly earnings grew by only 0.2% in 2000, after falling in 1999. (Data for 2000 are from November 1999 to November 2000.) Wage settlements for unionized workers grew at a rate slightly lower than the rate of inflation.

Low Income and Income Inequality

While trends in average income are important to understand changes in economic security, it is also important to analyze trends in the *distribution* of income. Unfortunately, household income data are only available with a two-year time lag, so some PSI indicators for 2000 are based on 1998 data and on changes from 1997 to 1998. 1998 was a good year in terms of poverty reduction. As shown in Table 2, the overall low-income rate (pre-tax LICO) fell from 18.2% to 16.9%, and the low-income rates for families, unattached individuals, and children also fell. This

is clearly good news and it is likely to have continued into 1999 and 2000, given the very strong correlation between low unemployment and a falling poverty rate. However, the "poverty gap" – which measures how *far* poor people fell below the poverty line – grew, as described later in the text.

As further shown in the Table, before-tax income inequality among families increased between 1997 and 1998, continuing the disturbing trend of the 1990s recovery period. While real after-tax incomes grew for families at the bottom, middle and top of the income distribution, the gap between the top and the bottom has been widening since 1993, and it widened again from 1997 to 1998. (The same trend is less evident for unattached individuals.)

Table 2: Key Low Income and Income Distribution Trends

	1993	1997	1998
% Canadians in low income (pre-tax LICO)	18.0	18.2	16.9
Families	14.6	14.5	13.1
Unattached individuals	40.5	41.2	39.4
Children in two-parent families	13.5	14.0	12.2
Children in single-parent families	63.3	59.8	56.3
Real before-tax income (Families)			
Bottom 20%	$18,067	$18,653	$18,895
Middle 20%	$49,972	$51,578	$53,257
Top 20%	$112,496	$122,395	$128,792
Ratio of Top 20% / Bottom 20%	6.2	6.6	6.8

Source: Statistics Canada. *Income in Canada*. Catalogue 75-202.

The income gap between the top and bottom families grew between 1997 and 1998 mainly because employment and investment income gains at the top greatly outpaced income gains at the bottom. In fact, total market income actually fell slightly for the bottom 20%, while rising by 5.5% for the top 20% of households, and by 3.7% for the middle 20% of households.

Economic Security

Economic security refers to an assured and stable standard of living that provides individuals and families with a level of resources and benefits necessary to participate economically, politically, socially, culturally, and with dignity in their community's activities. Security goes beyond mere physical survival to encompass a level of resources that promotes social inclusion.

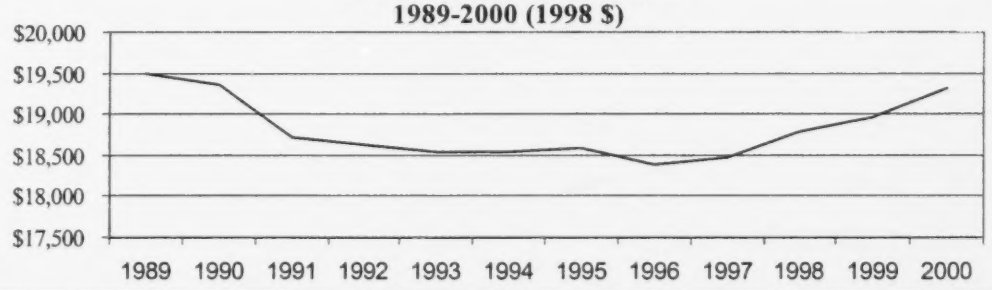
Level and Adequacy of Income

How much disposable income do Canadians have?

Having enough income to meet their family's needs is paramount to Canadians' sense of personal security. To track the adequacy of incomes, the PSI monitors changes in the level of disposable income – that is, how much money from earnings, government transfers or investments that Canadians have left in their pockets after they have paid their income taxes.

In the mid-1990s, Canadians experienced a decline in their average disposable income followed by very slow growth. However, in 1997, the trend reversed and incomes began moving slightly upwards. This upward trend continued in 2000 and average income is now back to what it was in 1990. In 2000, Canadian average disposable income was $19,325 (in 1998 $), up from $18,953 in 1999. This means that, on average, Canadians had more money left in their pockets in 2000 than they did in 1999. 2000 saw the largest increase of any year in the 1990s.

Chart 4
Disposable Income per Capita, 1989-2000 (1998 $)



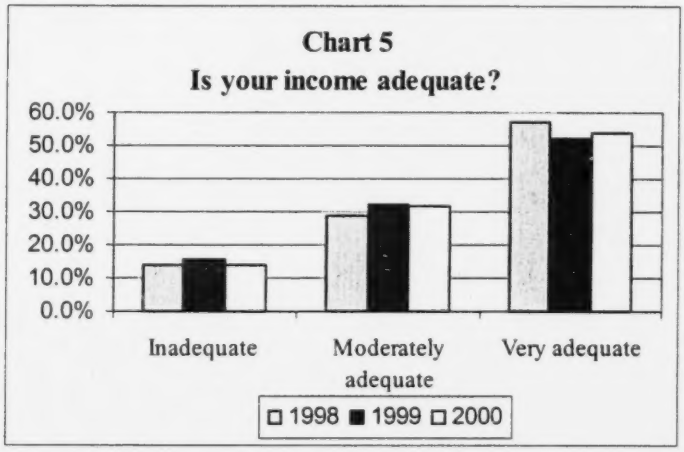
Sources: Calculations by the CCSD using data from Statistics Canada's *Population: Annual Demographic Statistics*; *Personal Disposable Income: Canadian Economic Observer Statistical Summary* and *Canadian Economic Observer 1999/2000*; and *National Income and Expenditure Accounts*, various years.

Do Canadians feel their income is adequate?

Economic security depends not only on objective facts such as the amount of money that people have to spend, but also on how adequate they feel their income to be. To measure this, we asked Canadians if they were able to meet their household's basic needs.[2] During focus group testing in the first year of PSI, people were asked to define basic needs. There was general agreement that this included the need for food, shelter, and clothing, as well as the ability to afford such items as a second-hand car, modest vacations and a post-secondary education for children. It also included the ability of the family to participate in civic and social activities.

Canadians' positive perceptions about the adequacy of their income increased slightly in 2000 compared to 1999. In 1999, 52% felt their income was very adequate, while 16% said their income was inadequate. In 2000, the majority of Canadians (54%) thought their income was very adequate to meet their basic needs; 32% felt their income was moderately adequate; and 14% said it was inadequate.

Not surprisingly, Canadians' perceptions about the adequacy of their household income are strongly linked to their income and educational levels. More than 80% of Canadians with a household income over $80,000 said their income was very adequate, compared to only 24% of Canadian households whose income was less than $20,000.



Source: Calculations by the CCSD from PSI Surveys.

Gender also made a difference. Women were less likely than men to report having a very adequate income (51% compared to 57%). Regionally, there was considerable variation, with the proportion of those claiming very adequate incomes ranging from 49% in Atlantic to 59% in Ontario (see Appendix I for detailed data).

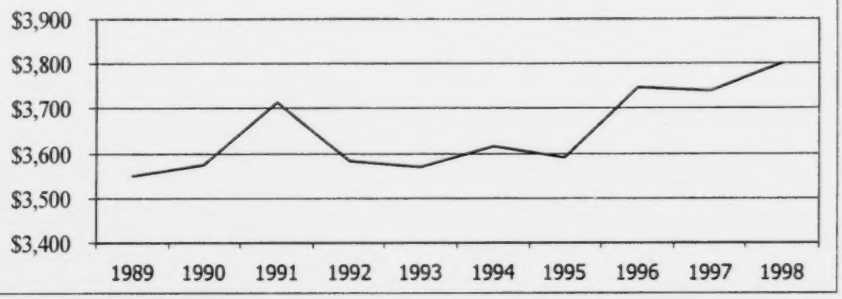
The Severity of Poverty

The concept of poverty is included in the PSI to provide an indication of trends in the distribution of Canada's income. It presents a more well-rounded picture of income adequacy than would be the case if we looked only at changes in average disposable income. As an indicator of poverty, the PSI uses the "poverty gap" which is an indication of *how far below* the line poor Canadians are. The total poverty gap represents the amount of money that would be necessary to raise every poor Canadian's income up to the poverty line.

To measure the gap, the poverty lines used are Statistics Canada's pre-tax low income cut-offs, or LICOs.[3] In 1998, about 5.06 million Canadians lived below the LICO. This represented a drop of 359,000 persons from 1997. However, the average poor person was $60 poorer in 1998 and had an income that was $3,800 below the poverty line.[4] This suggests that falling unemployment benefits those closest to the poverty line, but still leaves others behind. The total poverty gap in Canada in 1998 – the total amount needed to raise all Canadian households living below LICO

up to the threshold – was $19 Billion, down about $1 Billion from 1997. It is a disturbing sign that while the Canadian economy was in a period of strong recovery, the poverty gap kept rising.

Chart 6
Average Poverty Gap, Canada, 1989-1998



Source: Calculations by the CCSD using data from Statistics Canada's *Income in Canada* (Cat. 75-202), and *Income Trends in Canada* CD, Series 4000.

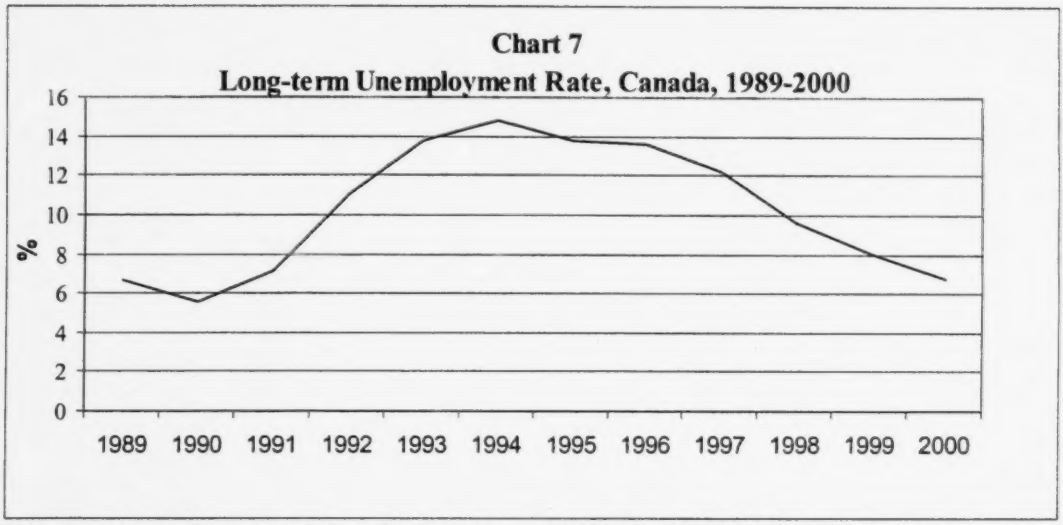
Employment Security

In the wake of changes brought about by new technologies, liberalized trade and new management philosophies, many Canadians felt that the ground shifted during the 1990s. Traditional job security was largely based on working for one firm for a long period of time. Today, most people face the prospect of holding many jobs during their lifetime. Employment security no longer depends so much on job security, but rather on a worker's skills and education which promote their "employability." Given the importance of job security to most Canadians, it is an important component of economic security.

Long-term Unemployment Rate

The standard and most popular indicator of employment security remains the unemployment rate – that is, the proportion of people who are out of work and actively looking for a job. But many people are unemployed only briefly. A better measure of the underlying strength of the labour market and of the persistence and severity of unemployment is the long-term unemployment rate – defined in the PSI as the proportion of all unemployed people who have been unemployed for more than 12 months.

The Canadian labour market recovered from the serious recession of 1990-92, but it did so very slowly until 1998, when the unemployment rate of 8.3% finally started to return to its pre-recession levels. In 2000, the unemployment rate continued to drop still further to 6.8%, from 7.6% in 1999. In 2000, the long-term unemployed made up 6.7% of the total number of unemployed, down from 8.0% in 1998 – its lowest level in the last 20 years.[5] This illustrates the fact that the recovery was beginning to reach more marginalized workers.



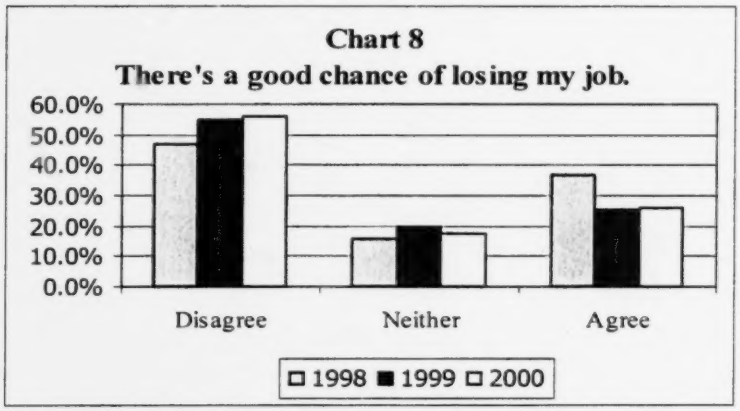
Note: Annual unemployment rate is from *The Daily*, January 17, 2001. Rate for 2000 is from Statistics Canada, special request.
Source: Calculations by the CCSD using data from Statistics Canada's Labour Force Historical Review, various years.

Women have lower rates of long-term unemployment than do men. In 2000, 5.6% of all unemployed women experienced long-term joblessness, compared to 7.6% of men.

Are Canadians worried about losing their jobs?

During most of the 1990s, Canadians expressed anxiety about their ability to keep their jobs. As a result, the PSI is monitoring changes in the proportion of Canadians who fear that they might soon lose their job.

The PSI 1999 survey indicated that the improving labour market also improved people's optimism about holding onto their jobs and finding new ones if they lost their current jobs. In 2000, 26% of employed Canadians thought they were likely to lose their job over the next two years.[6] This was a noticeable improvement over 1998, when 37% feared losing their jobs, but it represents no change from 1999. Fifty-six per cent of respondents in 2000 were not concerned about losing their job, up from 55% in 1999 and 47% in 1998.



Source: Calculations by the CCSD from PSI Surveys.

Moreover, one-third of Canadians with a household income under $20,000 feared losing their jobs, while only 19% of households with incomes over $80,000 were worried. Age differences were surprisingly small. There were considerable variations across regions, with people in the Atlantic Provinces being the most worried about losing their jobs (33%), and residents of Quebec being the least worried (21%) (See Appendix I).

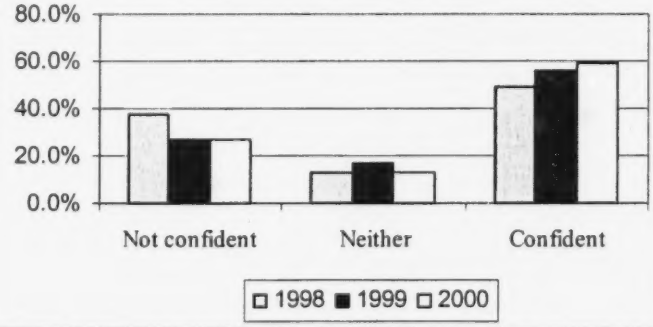
How confident are Canadians in their ability to find work?

Much of the fear of losing one's job is related to how confident a person feels about their ability to find a new one. Of course, confidence in one's ability to find new employment is strongly influenced by the state of the labour market. It is also dependent on a person's skills and work experience. The PSI monitors Canadians' confidence by tracking the proportion of working-age Canadians who do not believe that they could find another job within six months if they became unemployed.

In 2000, 60% of working-age Canadians were confident that they could find an equivalent job within six months if they lost their job, up from 56% who felt that way in 1999 and 49% in 1998.[7] Confidence in one's ability to find a job declined with age: 70% of those aged 18 to 24 were confident that they could find a new job, compared to only 48% of those aged 45 to 64. Men were somewhat more confident (63%) than women (56%). There is also a relationship between employability and income: the higher the household income, the more likely people are to believe that they have a good chance of finding another job within six months. The proportion of those expressing confidence about finding new employment varied considerably by region, ranging from 65% in Alberta, to only 48% in the Atlantic Provinces.

Chart 9

Are you confident in your employability?



Source: Calculations by the CCSD from PSI Surveys.

The Social Safety Net

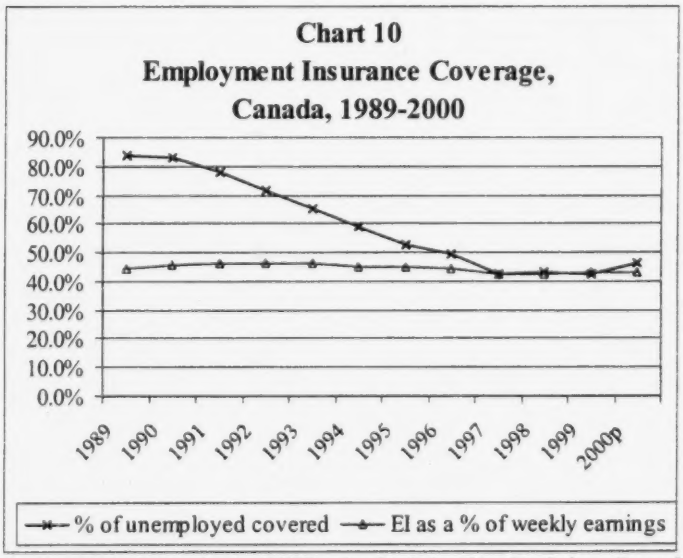
Are our income support programs adequate?

An essential component of economic security is the strength of the social safety net should a person become unemployed. For the vast majority of the unemployed, job loss occurs through no fault of their own. Rather, it happens when companies lay off workers during lean times, or introduce technological changes. Hence, a major component of Canada's social safety net is an unemployment insurance system that can help people to make ends meet while they look for other work. Using both objective and subjective measures, the PSI is monitoring the adequacy of two major government income support programs – Employment Insurance (EI) and social assistance or welfare.

During the last decade, sweeping changes to Canada's EI system have severely reduced the proportion of unemployed Canadians who qualify for benefits, and the benefits that are provided have been scaled back to some degree. Some of the reduction in the proportion of the unemployed who are collecting EI benefits is accounted for by the increased proportion of new entrants to the labour force, and some by changes to the EI program (such as requiring more hours of work in order to qualify for benefits).

For the objective measure of how well EI serves Canadians, two statistics are used: the percentage of unemployed Canadians who receive EI benefits, and the amount of benefits they receive as a percentage of the average weekly wage. A comparison of the years 1990 and 1999 shows that coverage of the total unemployed population fell sharply from 83% to 43%, and EI benefits as a percentage of the average wage slipped modestly from 45% to 43%. However, between 1999 and 2000, EI coverage increased by three percentage points, (although the benefit level as a proportion of average wages slipped very slightly).

Chart 10
Employment Insurance Coverage, Canada, 1989-2000



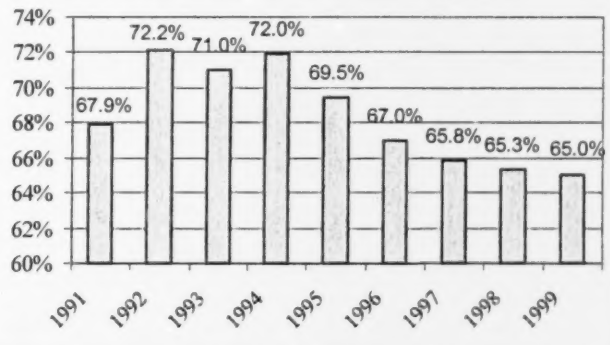
Sources: Calculations by the CCSD using Statistics Canada's *Labour Force Historical Review; Canadian Economic Observer, Annual Weekly Earnings, Table 9; and Canadian Economic Observer, Annual Weekly Earnings*, Table 10.

If Canadians are unable to qualify for EI benefits, they can apply for provincially administered social assistance – commonly referred to as "welfare." To track how well Canadians are served by social assistance, the PSI provides data on the average level of assistance available, and the social assistance benefit level as a percentage of Statistics Canada's pre-tax Low Income Cut-off (LICO), popularly referred to as the poverty line. Information about provincial social assistance benefits for a variety of different family types is regularly collected and standardized by the National Council of Welfare.[8] Since social assistance benefits vary according to family size and composition, for simplicity we have selected a lone-parent family with one child to compare the benefits received. The national benefit amount below is the unweighted average of the 10 provinces for this family type. (Weighting by population would lower the average somewhat.) The low-income cut-off used represents a family of this type residing in a large city.

In 1999, a single parent with one child on social assistance received an average annual income of $12,537, which includes all federal and provincial child benefits the family may be eligible for, in addition to basic welfare benefits. This was a slight increase from 1998, and as a percentage of the poverty line, this amounted to 65.0%. Social assistance benefits as a percentage of the poverty line have declined steadily since 1994 when they constituted 72.0% of the low-income cut-off.

Chart 11

Social Assistance as % of Poverty Line



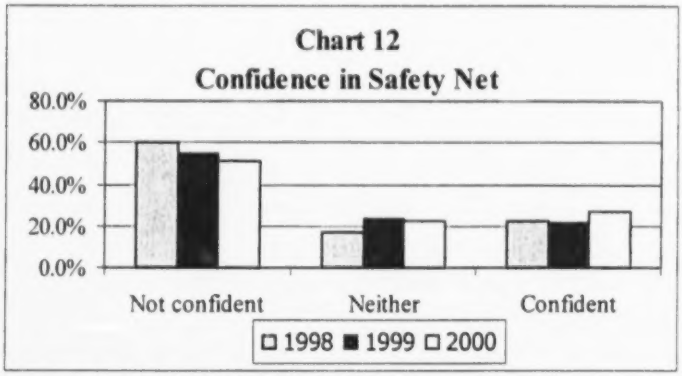
Source: National Council of Welfare. *Welfare Incomes 1999*, National Council of Welfare Reports, Fall 2000.
Note: Average welfare benefit as a % of LICO is for lone parent and one child living in a region with population of 100,000-499,000.

Social assistance rates varied considerably among the provinces. In 1999, benefits from all public sources for a lone-parent with one child were lowest in the Prairie Provinces (including Alberta). The highest rates were in Ontario ($13,704) and in British Columbia ($13,661).

How confident are Canadians about their income security programs?

In 2000, 27% of respondents felt that if they were to lose their job, Canada's income security programs would sustain them adequately while they looked for a new job. This is up from 22% in 1999. The proportion who *did not* feel that the programs would sustain them fell from 60% in 1998, to 55% in 1999, and to 51% in 2000.[9]

Confidence in Canada's safety net was lowest among residents of British Columbia and Alberta. By age, confidence was (somewhat surprisingly) highest among those aged 18 to 24 (36%). There was no difference by gender, and little difference by household income.



Source: Calculations by the CCSD from PSI Surveys.

Can Canadians count on informal financial support from family, friends and neighbours?

If people are in financial distress, they rely on both formal income security programs and on the informal support provided by friends and family. This latter type of support is a key ingredient in determining how financially secure Canadians feel. Consequently, the following question was asked in the survey: "If you lost your job, or were in financial distress, is there a friend, neighbour or family member who you could count on to help you?"

Overall, 75% of respondents said they could count on support. This ranged from 69% in Quebec, to 79% in Ontario and in the Atlantic Provinces. Confidence in receiving support dropped with age: 91% of those aged 18 to 24 said they would have support, but among persons aged 65 and older, only 63% were confident of receiving such support.

Confidence in getting support from family and friends in the event of financial distress rose with household income. Only 65% of households with incomes of $20,000 or less indicated that they could count on receiving support, compared to more than 80% of households with incomes of $60,000 or more.

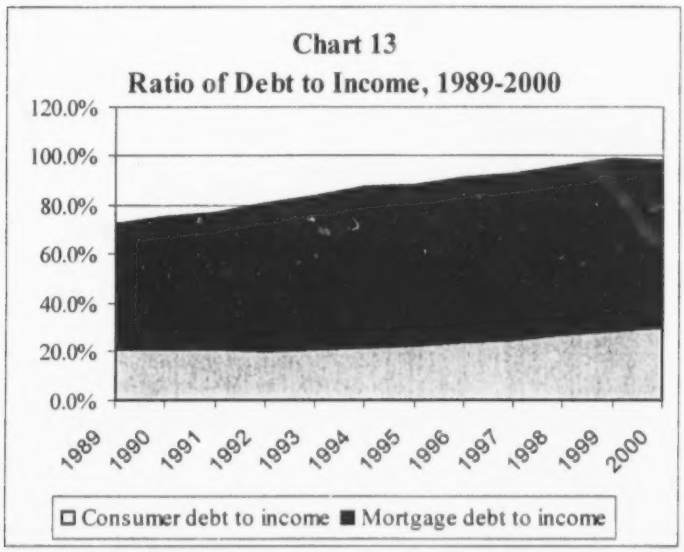
While the data indicate that the majority of Canadians have personal networks to assist them if needed, the amount of support available for the more vulnerable households could be expected to be very limited.

Financial Vulnerability

Growing levels of household debt are an important reason why many Canadians worry about their economic security. Even if the debt is incurred in order to purchase assests such as a house, a car or other durable consumer goods, borrowers must still repay the money from their disposable income. (Debts here are reported as gross amounts.)

Some people may interpret a higher debt load as a sign that Canadians are more optimistic about their economic security and are therefore willing to spend more money. However, many Canadians are using credit, not to buy more items, but simply to make ends meet. This trend towards increased debt is evident in the dramatic decline in the savings rate among Canadians, which fell from 15% of annual disposable income in the mid-1980s, to 3.6% in 1999 and to 3.2% by 2000.[10]

To measure the degree to which Canadians are financially vulnerable, the PSI tracks the ratio of total mortgage and consumer debt to total disposable income. Since 1984, the amount that Canadians borrowed on average to buy homes and consumer goods increased from 56% of their total disposable income to 99% by 1999. In 2000, this percentage finally decreased, though very slightly, and consumer debt grew. Total mortgage and consumer debt now represent 98% of average personal disposable income.[11]



Source: Calculations by the CCSD using Statistics Canada's *Canadian Economic Observer*, various years.

The largest contributor towards Canadians' increased indebtedness is the size of their mortgages, which increased from 38% of disposable income in 1984, to 70% in 1999. This is now down to 68.3%.

How financially vulnerable do Canadians feel?

It can be argued that the increased debt burden is not a great cause for concern if it is matched by an increase in personal wealth. However, the new Statistics Canada Asset and Debt Survey shows that net wealth is very unequally distributed.

In order to better gauge how financially vulnerable Canadians are feeling, we asked respondents how long they would be able to sustain themselves and their families if they had to rely only on their savings. Savings were defined as liquid assets such as bank accounts and RRSPs.

In 1999, about one in five working-age Canadians (19%) reported that they would not be able to sustain themselves for more than one month if they and their spouse lost their jobs. This was down slightly from 22% in 1998. In 2000, the situation had dramatically improved: only about one in 10 Canadians reported that they would not be able to sustain themselves for more than one month if they were to lose their jobs.

Table 3: Financial Vulnerability, 2000

"If you and your spouse lost your jobs, how many MONTHS could you sustain yourselves on current savings?"

	Canada	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Less than 1 month	9%	14%	9%	6%	10%	9%	11%
One to three months	25%	28%	25%	25%	28%	28%	22%
Four to seven months	19%	19%	19%	21%	17%	17%	17%
More than seven months	26%	23%	25%	27%	28%	28%	26%
Don't know	21%	15%	22%	20%	17%	17%	24%
Average # of months	10.3	8.7	9.9	10.2	11.0	11.6	10.9

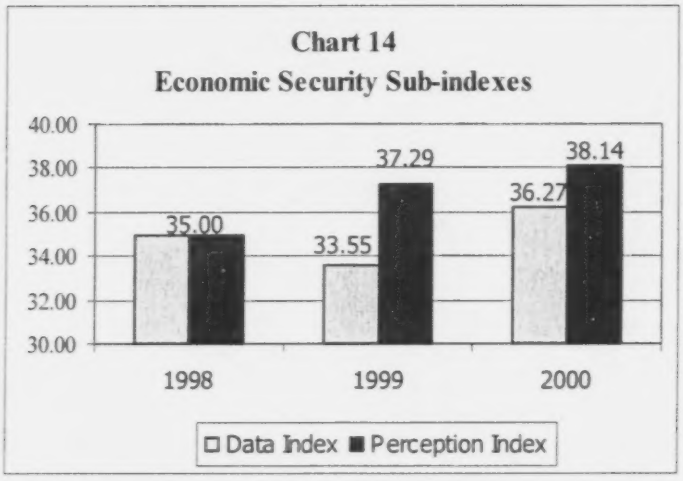
Source: Calculations by the CCSD from PSI Surveys.

Canadians living in the Atlantic Provinces were the most vulnerable, with 14% reporting that they would not have enough savings to last beyond one month. Only 6% of the residents of Ontario reported being in such a vulnerable financial situation. Gender also plays a role: 10% of women and 7% of men had only enough savings to sustain themselves for less than one month.

As might be expected, the most financially secure Canadians are those with higher household incomes. One-fifth of households with incomes under $20,000 had a level of savings that would not sustain them beyond one month.

Trends in the Economic Security Sub-indexes

Economic security improved in 2000 when compared to 1999 and 1998. When raw data were standardized, both the Data and Perception sub-indexes for economic security rose between 1999 and 2000. (The methodology section explains how changes in the data are translated into a change in the index. See Appendix III for detailed calculations.) Comparing the sub-indexes for 1998, 1999 and 2000 shows that people's economic security dropped between 1998 and 1999 as measured by the hard data, but people's perceptions of their economic security improved. In 2000, people's economic security increased, whether one looks at the hard data or people's perceptions. In fact, the economic data sub-index is now at 36.27 points, higher than in 1998. People's perceptions of their economic security continue to increase, from 37.29 points in 1999 to 38.14 points in 2000.



Source: Calculations by the CCSD.

Looking Beyond the Averages

While data on the economic security of Canadians and their perceptions of their economic security are up overall, this tends to mask continuing gaps between "the haves" and "the have-nots." For example, there is a widening income gap, a greater fear of unemployment among lower-income people, and higher levels of financial vulnerability in Atlantic Canada.

Health Security

Being in good physical and mental health, having access to adequate medical care in times of need, and feeling safe from accidents and disease are all basic elements that contribute to a person's sense of health security. The PSI monitors these important aspects of Canadians' lives by reporting on their levels of stress, their perceptions of their own health, their levels of confidence in receiving adequate health care should it be required, and their exposure to traffic and workplace accidents.

In recent years, an increasingly comprehensive range of health data have been made available, notably by the Canadian Institute for Health Information (CIHI). To generalize greatly, health data outcomes in Canada compare very favourably with those of other advanced industrialized countries, and there are indications of continued progress in many areas, offset by troubling trends in others (such as rising incidence of some cancers). There are significant inequalities of health based on socio-economic status. Further, the confidence of Canadians in the health care system has been eroded by cuts to government funding, closure of hospital beds, and reports of long waiting lists for some forms of treatment.

Canada's rate of premature death continues to drop

Every year, thousands of Canadians die prematurely from injuries or disease. One way to measure the impact of these causes of death is by calculating how many years a person might have lived had they not died prematurely (meaning before the age of 75, the average life expectancy for men). This indicator is known as the "potential years of life lost" or PYLL. It is a ratio of the total years of life lost before the age of 75 and the proportion of the population under 75 years of age.

Overall, the news is rather good. Canada's PYLL declined between 1990 and 1997, indicating that fewer people are dying prematurely from various diseases and injuries.[12] In 1997, potential years of life lost were 55 years per 1,000 persons. This represents a decrease from 63 potential years of life lost per 1,000 persons in 1990, a 13% reduction. Between 1996 and 1997, a drop of 1.5 years per 1,000 persons was recorded – an improvement of 2.6% in one year. The PYLL gap between women and men has been closing. This indicator also shows that longer life expectancy is being more or less matched by a similar increase in years that will be spent in good health. Unfortunately, more recent data for this indicator are not yet available.

The three leading causes of potential years of life lost account for 69% of the total years lost: cancer accounted for 29%; unintentional injuries (accidents, poisonings, violence) and suicide accounted for 22%; and cardiovascular disease accounted for 18%. Between 1996 and 1997, the PYLL for each of these three leading causes of death decreased by about 3%.

The drop in the PYLL was particularly notable with respect to cardiovascular disease – which fell by 13% between 1990 and 1997. However, cancer took a greater toll than ever, and premature deaths from cancer decreased by only 4% during that same period. The continuing high rates of potential years of life lost due to cancer were largely the result of the high incidence of lung and breast cancers.

Of particular concern is the increase in the incidence of lung cancer. Teenage girls are now more likely than boys to smoke, and if the increased rates of smoking among young women are not reversed, lung cancer rates among women will continue to climb.

Equally troubling is the incidence of suicide, which made up just under eight per cent of the total of potential years lost in 1997, down slightly from 1996. Canada's suicide rate remains high, particularly among young and elderly men. Diabetes is another cause of premature loss that has been rising. Years lost due to diabetes rose 25% between 1990 and 1997, compared to the 13% drop in Canada's overall PYLL. This increase in years lost due to diabetes was particularly concentrated among men: it rose by 40% among men, compared to a 7% rise in years lost among women. Diabetes rates are very high among Aboriginal populations.

In other areas, noticeable progress was being made. Deaths from motor vehicle crashes – which accounted for 7% of total years lost – were down 31% from 1990. Potential years lost due to HIV/AIDS rose by 70% between 1990 and 1995, but the rate fell by 66% between 1995 and 1997, due in part to enhanced treatments.

There were considerable gender differences in the premature loss of life before age 75. In 1997, the rate for men was 1.7 times the rate for women. The leading cause of potential years of life lost for women was cancer, accounting for 38% of total years lost, compared to 24% for men. For men, the leading cause was unintentional injuries and suicides (27%). For women, this category accounted for only 15% of total years lost. Cardiovascular disease caused the premature death of a higher percentage of men (20%) than women (15%).

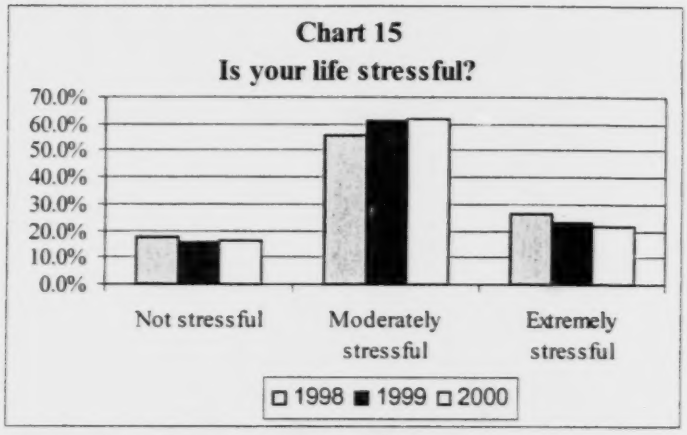
People who are economically disadvantaged are more vulnerable to early death due to a variety of causes. A 1995 Canadian study found that residents of the poorest neighbourhoods had significantly higher death rates from cardiovascular disease, lung cancer, injuries and suicide than the rates among residents in the richest neighbourhoods.[13] Research by Statistics Canada has shown that there is a clear gradient of health status based on income, but it is flatter than in the U.S. The evidence seems to indicate that our public health care system flattens inequality to some degree. If the death rates for all causes in the highest income group were applied to all Canadians, more than one-fifth of all years of life lost before age 65 could be prevented.

Do Canadians lead stressful lives?

A growing feature of modern life is the prevalence of stress. The strains and insecurities of a changing labour market, combined with the family obligations of working parents are making life more stressful for an increasing number of Canadians. Stress has consequences for people's health: it has been linked to work-related injuries, exhaustion, cardiovascular disease and psychological distress. As an indicator of security and well-being, the PSI tracks the portion of Canadians who report that their lives are stressful.[14]

The vast majority of Canadians describe their lives as being moderately or extremely stressful. In the year 2000, 22% of respondents described their lives as extremely stressful, down 1% from 1999. The proportion of respondents describing their lives as moderately stressful remained

stable at 62% for both 1999 and 2000. The proportion who said their lives were not stressful rose slightly from 16% to 17%.



Source: Calculations by the CCSD from PSI Surveys.

Women were more likely than men to describe their lives as being extremely or moderately stressful: 23% of women said their lives were extremely stressful, compared to 20% of men. Nineteen per cent of men said their lives were not stressful, while only 15% of women reported the same.

Stress levels increase in early adulthood, peak around middle age, then decline during old age. Respondents under age 25 were most likely to feel moderately stressed (64%), with 21% reporting extreme stress, and 15% describing their lives as not stressful. Canadians aged 25 to 44 reported the highest stress levels of all age groups, with more than one in four (26%) reporting that their lives were extremely stressful, 64% said their lives were moderately stressful, and only 11% reported having no stress in their lives. As Canadians age, they report lower levels of stress. People aged 45 to 64 reported slightly lower levels of stress than their younger counterparts, with seniors leading the most stress-free lives. More than one-third (34%) of respondents over the age of 65 described their lives as stress-free. Just over half the seniors reported moderate stress and only 11% said their lives were extremely stressful.

Canadians with high household incomes of $80,000 or more per year were the least likely to describe their lives as stress-free: 27% reported leading extremely stressful lives. Only 14% said their lives were not stressful, compared with 17% to 19% of respondents in other income ranges. Those with household incomes under $20,000 were the next income group most likely to report high levels of stress, with 23% describing their lives as extremely stressful.

Regionally, Ontario and Alberta had the highest proportion of residents who described their lives as extremely stressful (24%), while Quebec and the Atlantic Provinces had the lowest proportion, at 18% and 17% respectively.

High stress levels have also been linked to higher levels of education and to parenthood – particularly single parenthood – with its challenges of trying to balance work and family life. According to a recent Statistics Canada survey on time stress, married women who are employed

and have young children are the most highly stressed group in Canada today.[15] However, both men and women report feeling that they don't have enough time for their family.

How do Canadians rate their own health?

Research has shown that one of the most reliable indicators of a person's health status is, quite simply, their own assessment of their health. With that in mind, we asked Canadians to rate their health.[16]

In 2000, 69% of respondents reported being in very good or excellent health. This is a decline of 4% from 1999, when 73% of respondents reported being in good or excellent health. What may be worrisome is that this represents a 9 percentage point decline from only two years earlier, when 78% of respondents reported being in excellent or very good health. The shift in perception appears to occur among those who reported themselves to be in "very good" health and those who reported having "average" health. While those reporting very good health decreased by 5%, those reporting their health as "average" increased by 4%. Twenty-four per cent of respondents rated their health as average, while those rating their health as poor or terrible remained about the same as in previous years, at 7%.

Table 4: Canadians' Health
"How would you rate your health?"

	1998	1999	2000
Terrible	1.3%	1.2%	1.7%
Poor	4.3%	6.1%	5.7%
Average	17.3%	19.7%	23.5%
Very good	51.7%	49.5%	44.3%
Excellent	25.1%	23.5%	24.9%
Average rating (1 to 7 scale)	5.51	5.38	5.35

Source: Calculations by the CCSD from PSI Surveys.

Women and men were about equally likely to report their health as excellent. However, men were much more likely than women to report their health as good or very good. Women were more likely to report their health as average. Although life expectancy for men is less than that for women, and men are less likely than women to visit a doctor for minor illnesses, men perceive their overall health more positively than do women. In this case, perception is at odds with the objective data.

The proportion of those reporting excellent health declines with age. This might be expected as the closer a person gets towards the end of their life expectancy, the more likely they are to experience disease and ill health, while those in their youth might expect to be relatively healthy. Eighty per cent of respondents under age 25 reported their health as good, very good or excellent (that is, good or better). Among respondents aged 25 to 44, those reporting their health as good or better dropped to 73%, and for respondents aged 45 to 64, the rate fell to 65%. Respondents aged 65 and older described their health as good or better 54% of the time.

Does this mean that as Canadians age they perceive themselves going from excellent health to terrible health? No. While older respondents were less likely than their younger counterparts to rate their health as good or better, and slightly more likely to report their health as poor or terrible, the biggest shift comes among those who reported their health as average. As the age of the respondent shifted upwards, the number who reported their health as average dramatically increased.

The proportion of those claiming excellent health rises with household income. While those with household incomes between $30,000 and $50,000 reported slightly lower levels of excellent health than did those with higher incomes, the biggest discrepancy was found among those with lower household incomes – particularly those with household incomes under $20,000 per year. Nearly 28% of those earning more than $50,000 per year reported themselves as having "excellent" health, but slightly less than 20% of those earning less than $20,000 reported the same. In addition, respondents with lower incomes were more than twice as likely as those with higher incomes to report their health as being terrible or poor.

Residents of Quebec were the most likely by far to rate their health as excellent (32%), whereas only 20% of Prairie residents rated themselves as being in excellent health.

Health Care Spending

Health care costs in Canada are paid for by both the public and private sectors. The public sector consists of the federal, provincial, and municipal governments, and social security funds. The private sector is made up of households and insurance companies. In 1998, the public share of health care spending increased to 70.1%, up slightly from 69.4% in 1997. Initial estimates forecast the public share to rise to 70.5% in 1999 and to 71.1% by 2000.[17] From the perspective of personal security and financial risk, this is a positive shift from the mid-1990s when the proportion of the private share was increasing and the public share was decreasing, but it is still below the high rate of 1975, when the public share represented 76% of total health care spending.

The rate of growth for the public sector share of health care spending rose from 4.2% in 1997 to 6.8% in 1998. This rate of growth is expected to remain stable in 1999, then to increase to about 7.4% by 2000.

Regionally, the combined public and private health care spending for 1998 was highest in British Columbia, Ontario and Manitoba. With the exception of Nova Scotia, which placed fourth, the Atlantic Provinces and Quebec spent the least on health care in 1998. It is estimated that overall health care spending in Canada increased by 5.2% in 1999 and that Manitoba, Alberta and Ontario led the country in total health care spending.[18] In 1998, Ontario led all provinces in the share of spending financed by private sources, followed by Alberta and British Columbia.

The biggest areas of health expenditures are for hospital care, prescribed and non-prescribed drugs, and physician services. In 1997, for the first time since 1975, total drug costs exceeded the total costs of physician services. By 1998, the proportion spent on drugs was 14.8%, higher than the 13.9% share for physician services. Drug expenditures began rising rapidly in the mid-1980s.

Between 1985 and 1992, drug expenditures increased an average of 12.1% annually. Between 1992 and 1996, the annual growth in drugs expenditures dropped to about 5%. Since 1996, the rate of growth for drug expenditures has again been rising. The growth rate in 1997 and 1998 was around 10%, and growth rates for drug expenditures in 1999 and 2000 are expected to be around 9%.[19] Meanwhile, growth rates in other areas of the health care sector – such as for hospital care and physician services – have been under 5%. The majority of drug costs and most of the rising costs for home care are privately financed, so this change in the proportions of health care expenditures raises concerns about people's ability to access health care in the future.

According to surveys, households increased their private health care spending by 15% between 1996 and 1997.[20] Most of this was spent on medicines, pharmaceutical products and health insurance premiums. The bottom 20% of households on the income ladder increased their private health care spending by 23%, compared to an increase of 12% for households in the top 20% of the income ladder. This suggests that the growing need for private health spending has hurt low-income households the most, despite government assistance programs.

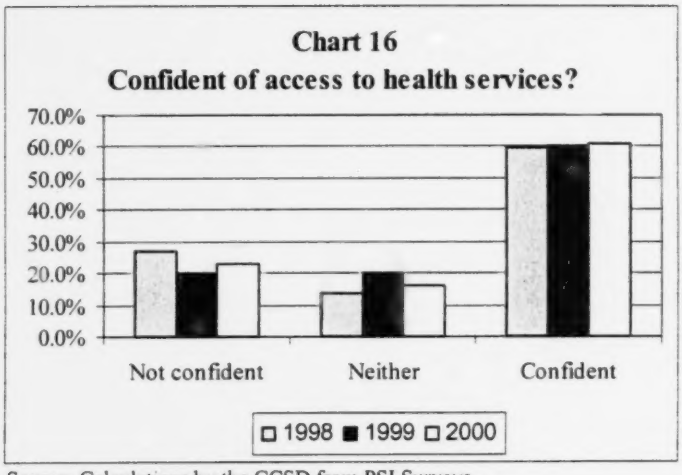
Access to Health Services

Government spending on the health care system and publicity over problems in the system have caused many Canadians to worry that they will not have access to affordable and adequate health services. Long waiting lists, crowded emergency rooms, shortened hospital stays, and the rising costs of medications have all contributed to people's concerns about their health security.

Are Canadians worried about access to health care services?

Since 1998, the PSI has been measuring Canadians' confidence in their ability to access health care services if they become ill.[21] The proportion of Canadians who reported that they were confident they would be able to access the necessary health care services remained stable at 60% for 1998, 1999 and 2000. In 1998, the proportion of Canadians who were "not confident" was 27%; this dropped to 20% in 1999, but increased slightly to 23% by 2000. This change in confidence – or non-confidence – reflects a change in the proportion of those feeling "neither confident nor not confident." In 1999, 20% of Canadians felt this way, but by 2000, this had declined to 16%. Canadians were slightly less confident about being able to access necessary health care services in 2000 than they had been in 1999 and only slightly more confident than they had reported in 1998. Basically, perceptions have remained very stable.

Seniors and those under age 25 had the most confidence in the health care system, with 68% of both age groups expressing confidence. Middle-aged Canadians were less confident than their younger and older counterparts, with 57% of those aged 25 to 44 and 58% of those aged 45 to 64 expressing confidence. Non-confidence was also much higher among these two age groups, with both at 26%. As in previous years, women expressed less confidence in their access to health care services than did men (64% versus 58%).



Source: Calculations by the CCSD from PSI Surveys.

Canadians with higher incomes did not express any more confidence than those with lower incomes. As might be expected in a taxpayer-financed system health care system, confidence in that system varied little by household income.

Across the country, the highest proportion expressing confidence were residents of Saskatchewan and Manitoba (both at 66%), with the lowest levels of confidence being expressed by residents of British Columbia (54%). More than one-quarter of Alberta residents (28%) and 27% of B.C. residents were not confident that they would be able to access the health care services if they were needed. (It would be interesting to systematically compare the relationship between perceptions of health security at the provincial level and changes in the different provincial health delivery systems.)

Safety at Work

With nearly two-thirds of working-age Canadians in the labour force, the workplace is an important dimension of Canadians' lives. The extent to which these workplaces cause injury or strain on people's physical and mental health is an important question. To gauge the effect of the workplace on Canadians' health, the PSI tracks the incidence of workplace injuries by reporting on the number of injuries per 100,000 workers that result in lost work time. (Unfortunately, only very limited data are available on psychological stresses and strains at work.)

For 1998, the latest year for which time-loss injury data are available, Human Resources Development Canada reported that "the number of work days lost due to occupational injury is equivalent to the number of days worked for 62,150 full-time jobs in one year."[22]

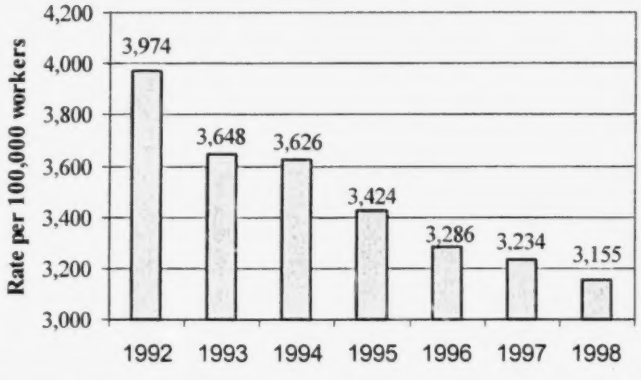
In 1998, workers' compensation boards paid out more than $4 Billion directly related to time-loss injuries. However, if indirect costs are added in, it is estimated that this figure would rise to over $9 billion.[23] Time-loss injuries are a drain on the Canadian economy and a drain on personal security. Every time-loss injury represents at least minor pain and suffering as a result of working on the job. While the majority of time-loss injuries might be considered to be

relatively minor – two-thirds of time-loss injuries are for conditions such as sprains, strains, bruises, cuts or similar injuries – no one should be exposed to injury while on the job.

While time-loss injuries pose a threat to personal safety, occupational fatalities pose an even bigger threat. Hundreds of Canadians die every year while on the job or as a result of injuries sustained on the job. In 1998, 798 workers lost their lives to occupational fatalities.[24] While the number of occupational fatalities in 1998 was down from a high of 833 in 1997, the 1998 figure is still much higher than the 703 fatalities reported in 1996.

The number of occupational injuries per year is nearly 1,000 times more than the number of occupational fatalities. In 1998, there were 793,666 reported occupational injuries, of which 375,360 resulted in time loss. Fortunately, the rate of time-loss injuries is declining. The rate dropped substantially between 1981 and 1998, from 5,870 per 100,000 workers to 3,155.[25] This decline was due, in part, to the transition of the market place from a reliance on primary and secondary industries to an expansion of the service sector and to better injury-prevention programs in the workplace. Between 1997 and 1998, the incidence of work-related injuries continued to drop – from 3,234 to 3,155 per 100,000 workers – thus resulting in a rise in our PSI indicator[26] (see Appendix III).

Chart 17
Time-loss Injuries, Canada, 1992-1998



Source: Calculations by the CCSD using data provided by Human Resources Development Canada.

Workplace injuries are much higher among men than among women – more than double the rate. This is undoubtedly because men tend to dominate in occupations that are more prone to workplace injuries, such as logging, construction, manufacturing, transportation and storage industries. Some of the safest industries in terms of occupational injuries are business, communications and utility services, educational services, and accommodation and beverage services. Young adults aged 15 to 29 have the highest time-loss injury rates. In 1998, 29% of all time-loss injuries were among workers in this age group.

The highest occupational injury rates were recorded in Quebec and British Columbia, where rates exceeded 4,500 per 100,000 workers. The lowest rates were recorded in New Brunswick

and Ontario – both with rates under 2,000 per 100,000 workers.[27] These differences may reflect differences in the mix of industries in those provinces.

Table 5: Time-loss Injuries, by Province, 1998	
	Rate per 100,000 workers
Newfoundland	3,201
Prince Edward Island	3,965
Nova Scotia	2,314
New Brunswick	1,625
Quebec	4,670
Ontario	1,989
Manitoba	3,816
Saskatchewan	3,461
Alberta	2,621
British Columbia	4,516
Canada	**3,155**

Sources: Employment figures for the provinces come from Statistics Canada's *Labour Force Historical Review* (CD-Rom #71-F0004-XCB); those for territories are from *Employment, Earning and Hours* (cat # 72-002). Injury statistics are from provincial / territorial workers' compensation boards reporting forms sent to Human Resources Development Canada.

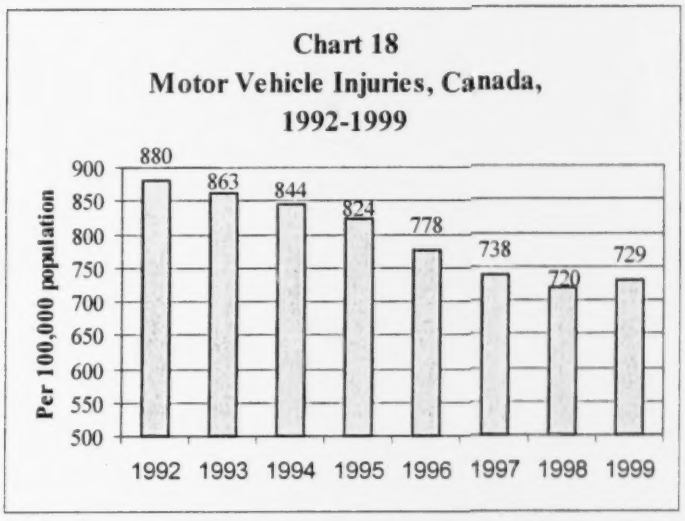
Safety on the Road

Commuting daily to and from work takes up a considerable amount of Canadians' time. As a result, it is not surprising that traffic accidents are a leading cause of death and injuries among working Canadians. Although drinking and reckless driving cause most of the reported motor vehicle fatalities, most accidents occur around rush hour, when people are travelling between work and home.

To gauge the safety of Canadians on the road, the PSI monitors the motor vehicle crash victim rate – that is, the number of people who are injured as a result of traffic accidents, as a proportion of the overall Canadian population.

The rate of traffic injuries fell from 1,073 per 100,000 population in 1980, to 720 per 100,000 by 1998, due mainly to better seat belt laws and more intensive efforts to discourage impaired driving. Between 1998 and 1999, the rate rose slightly from 720 to 729 per 100,000.[28]

Injury rates from motor vehicle accidents were highest in Manitoba and Alberta, both with rates over 800 per 100,000 population. Rates were the lowest in Newfoundland at 551 per 100,000 and in Quebec at 657 per 100,000 population.



Sources: Transport Canada, *Fatalities and Injuries: Road Safety*, Traffic Accident Information Database Population; Statistics Canada, *Annual Demographic Statistics*, Catalogue No. 91-213-XPB.

Injury rates for individuals aged 15 to 19 (at 1,424 per 100,000) and for those aged 20 to 24 (at 1,391 per 100,000) were the highest among all age categories. Children under age 15 and adults over age 55 had the lowest rates of all age categories. Variations among age groups can be partly explained by the fact that children and seniors are less likely to spend time on the road as drivers or passengers in a motor vehicle than are youth or adults. Young drivers are also more likely to engage in high-risk behaviours such as impaired driving or not wearing seat belts, and these risky behaviours are more likely to result in traffic injuries and fatalities. In 1997, the 10% of motorists who drove without seat belts and were involved in traffic accidents accounted for 40% of all motor vehicle fatalities and for 21% of those seriously injured. On a positive note, impaired driving is decreasing overall. In 1992, 48.1% of all drivers who died in motor vehicle accidents had been drinking or were impaired, but by 1997, this figure was down to 39.1%.[29]

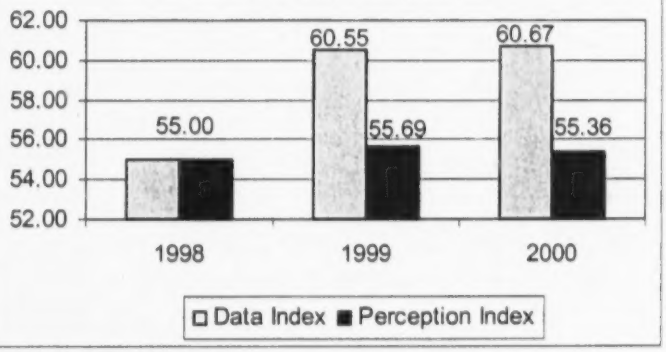
Trends in the Health Security Sub-indexes

The data sub-index for health security increased minimally between 1999 and 2000 – from 60.55 to 60.67. Because no new data were available for the indicator of potential years of life lost, variability in the health sub-index was the result of changes to the indicators for workplace and traffic injuries. The rate of time-loss injuries decreased between 1999 and 2000, positively impacting the index. However, the gain in this indicator was offset by the rise in the traffic injury rate. The indicator for work injuries rose by 0.33 while the traffic injury indicator dropped 0.18. The 0.12 point growth for this health index in 2000 is just a fraction of the 5.55 points the health index gained between 1998 and 1999 when both traffic and occupational injury rates declined significantly.

The sub-index for health perceptions indicated that Canadians' feelings about their health declined marginally between 1999 and 2000. Between 1998 and 1999, the perception sub-index rose 0.69 points, then it declined by 0.33 points between 1999 and 2000. Overall, Canadians rated their health status as somewhat lower, and they were slightly less confident that they could

access health care services if needed. The only health indicator to rise in 2000 was the stress indicator. Canadians reported lower levels of stress in 2000 than they had in 1999, but the 2000 level is still higher than was reported in 1998.

Chart 19
Health Security Sub-indexes



Source: Calculations by the CCSD.

Looking Beyond the Averages

In the area of health security, women and the middle-aged report being more stressed than do men or younger and older Canadians. Stress was the only area where higher-income people seem to be as negatively affected as lower-income people. Otherwise, higher-income people reported being in better health and they spent a lower portion of their incomes on private health care than did lower-income people.

Physical Safety

The PSI monitors the evolution of Canadians' concerns about their physical safety by tracking four indicators: the level of violent crime, the level of property crime, and Canadians' perceptions of these two types of crime in their own communities.

Violent Crime Rates

The relationship between violent crime and perceptions of crime is an interesting one. Research shows that the fear of crime – and particularly violent crime – is disproportionate to the objective risk of being victimized, and that victimization by strangers is a relatively rare event. But even if fear of crime is "not justified," it nonetheless exists and it can be a negative factor in people's lives, often unnecessarily restricting their social activities.

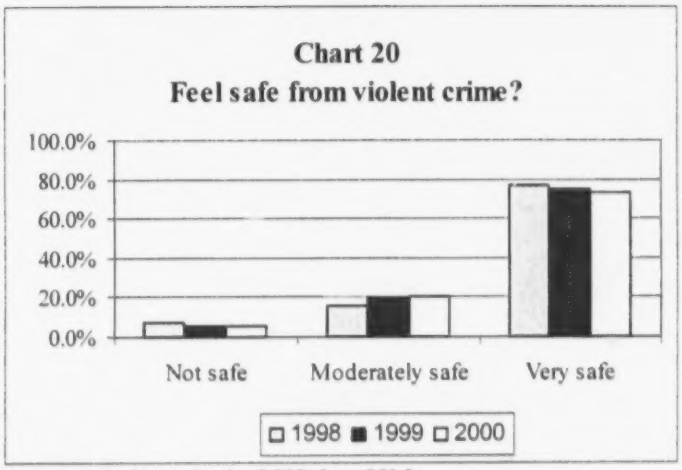
The PSI includes the most serious forms of violent crime – that is, homicide, attempted murder, aggravated assault, and aggravated sexual assault. These are the crimes about which Canadians express the greatest concerns, and the seriousness of these crimes leads to their more reliable and comprehensive reporting. (It is important to keep in mind that over 60% of the crimes included in the overall violent crime rate are actually low-level or so-called common assaults involving behaviours ranging from threatening acts or gestures to punches.)

Reported violent crime in all its forms has been decreasing since 1992. From a high of 1,078 violent crimes per 100,000 persons in 1992, the rate fell to 979 in 1998. Between 1998 and 1999, the rate dropped further, to 955 per 100,000 population – the lowest rate of the decade.[30]

Violent crime rates were highest in Saskatchewan and Manitoba, where the rates exceeded 1,500 per 100,000 population in 1999. The lowest rates were in Quebec and Prince Edward Island. Although the national violent crime rate decreased in 1999, Newfoundland, New Brunswick and Quebec all recorded at least a 3% increase in their provincial rates. Prince Edward Island, Ontario and British Columbia all experienced decreases of at least 5% in their provincial rates.

Are Canadians concerned about violent crime?

In order to gauge Canadians' sense of their physical safety, we asked them how they would rate their families' safety in their own neighbourhoods with respect to violent crime. In 2000, the majority of Canadians (74%) reported feeling very safe from violent crime; this figure remained virtually the same as in 1999.[31]



Source: Calculations by the CCSD from PSI Surveys.

Regionally, residents of the Atlantic Provinces and residents of Alberta felt the safest: 79% felt very safe, while only 4% felt unsafe. Residents of Quebec were the most fearful of crime in their neighbourhoods: only 64% reported feeling very safe, while 9% said they were fearful of violent crime in their neighbourhood. (This may reflect widespread media coverage of violence by biker gangs.)

By age group, Canadians aged 25 to 44 were the most confident – 77% felt that their neighbourhoods were very safe from violent crime – followed by young people under age 25 (74%) and those aged 45 to 64 (73%). Seniors were the least likely to feel that their neighbourhoods were very safe from violent crime, with only 67% of older respondents reporting feeling very safe. Seniors were also the least likely to feel that their neighbourhoods were "not safe" (5%), and the most likely to feel that their neighbourhoods were "moderately" safe (28%). Other research suggests that more active seniors tend to have higher levels of confidence in their physical safety.

Men were more likely than women to feel that their neighbourhoods were very safe from violent crime (76% versus 72%). Women were more likely than men to report that their neighbourhoods were moderately safe (22% versus 19%), and they were slightly more likely to say their neighbourhoods were not safe (6% versus 5%).

Canadians with higher household incomes were significantly more likely than other Canadians to report that their neighbourhoods were very safe from violent crime. As the level of household income rises, so do perceptions of neighbourhood safety: 87% of Canadians with household incomes of $80,000 or more felt that their neighbourhoods were very safe from violent crime; only 60% of Canadians with household incomes under $20,000 per year felt the same way. Conversely, Canadians making less than $20,000 per year were more than three times as likely to report that their neighbourhoods were not safe from violent crime, compared to those with incomes over $80,000 (10% versus 3%).

Property Crime Rates

Property crimes accounted for 55% of all Criminal Code incidents in 1999. They are defined as unlawful acts with the intent of gaining property, but do not involve the use or threat of violence. As with violent crime, the overall incidence of property crime has been declining since 1992.[32]

In 1999, the overall incidence of property crime in Canada dropped. The rate has been decreasing steadily over the last decade, and it fell from a rate of 4,867 property crimes per 100,000 population in 1997 to 4,266 by 1999.

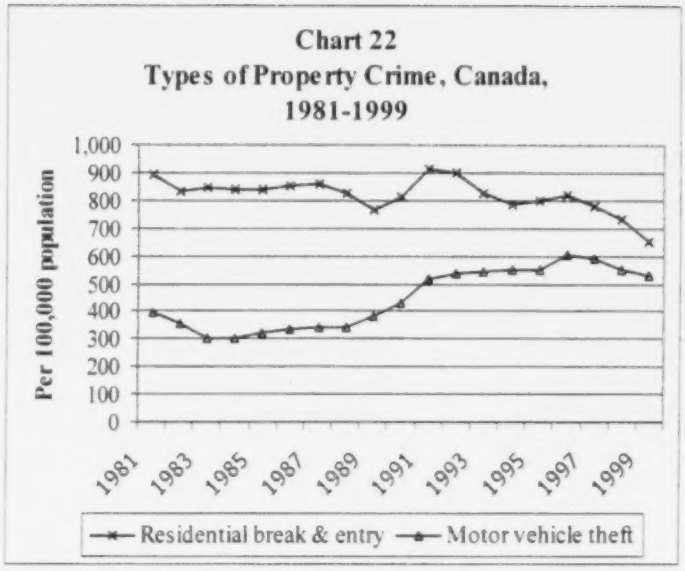
Chart 21
Property Crime Rate, Canada, 1992-1999

Source: Sylvain Tremblay. "Crime Statistics in Canada, 1999," in *Juristat*, Vol. 20, No. 5, 2000.

In 1998, property crimes had decreased in all provinces except Newfoundland, but in 1999, all of the Atlantic Provinces experienced an increase in their rates of property crime, while the rest of Canada experienced decreases. Although there were higher rates of property crime in the Atlantic Provinces, the incidence of property crime there is still the lowest in Canada, with Prince Edward Island having the lowest rate of all.

Among all forms of property crime, the PSI focuses on two types that affect people most directly – breaking and entering into a residence and motor vehicle theft. These two forms of property crime accounted for 28% of all property crimes in 1999. When combined, residential break and entry and motor vehicle theft occurred at a rate of 1,178 per 100,000 population. This represents a 7.7% drop in the rate from 1998. Residential break-ins accounted for 55% of this total. Thirty-eight per cent of persons charged with break and entry in 1999 were youth between the ages of 12 and 17.

The trend in the number of break and entry crimes began declining in 1992, but motor vehicle thefts only began to drop in 1997. In 1999, 40% of all persons charged with motor vehicle theft were youth aged 12 to 17. As the size of this age group declines, it may explain, in part, the declining property crime rate.



Source: Sylvain Tremblay. "Crime Statistics in Canada, 1999," in *Juristat*, Vol. 20, No. 5, 2000.

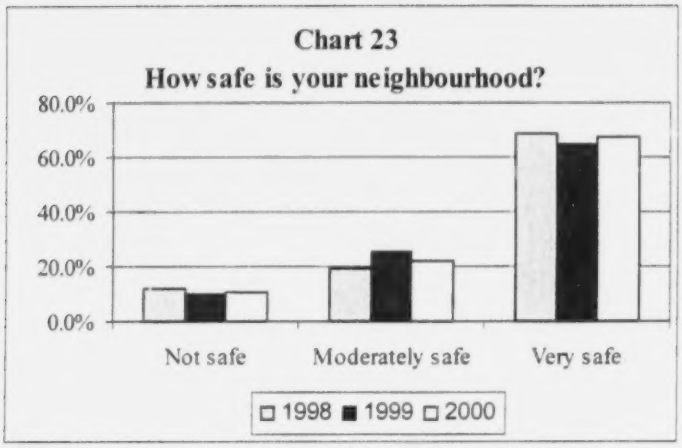
Are Canadians worried about property crime?

When asked to rate their neighbourhood in terms of property crime in 2000, 68% of Canadians considered their neighbourhood to be very safe, up from 64% in 1999.[33] Twenty-two per cent considered their neighbourhood to be moderately safe, and 11% said their neighbourhoods was unsafe, about the same (10%) as in 1999.

Men were slightly more likely than women to believe their neighbourhoods were very safe from property crimes (69% versus 67%), but they were also slightly more likely to believe that their neighbourhoods were unsafe (12% versus 10%). Women were much more likely than men to feel that their neighbourhood was "moderately" safe, with 24% of women and only 20% of men feeling this way.

Young people under the age of 25 were the most likely to feel that their neighbourhoods were very safe from property crime (70%), followed by those aged 25 to 44 (69%), seniors over age 65 (66%), and respondents aged 45 to 64 (65%). Overall, the age differences were very small.

As was the case with violent crime, Canadians in higher-income households were much more likely to believe that their neighbourhoods were very safe from property crime, while that sense of security decreased as household income dropped. Seventy-six per cent of Canadians with household incomes over $80,000 per year reported that their neighbourhoods were very safe from property crime and only 9% reported feeling unsafe. By contrast, 57% of those with household incomes under $20,000 felt that their neighbourhoods were very safe, while 13% reported feeling unsafe.

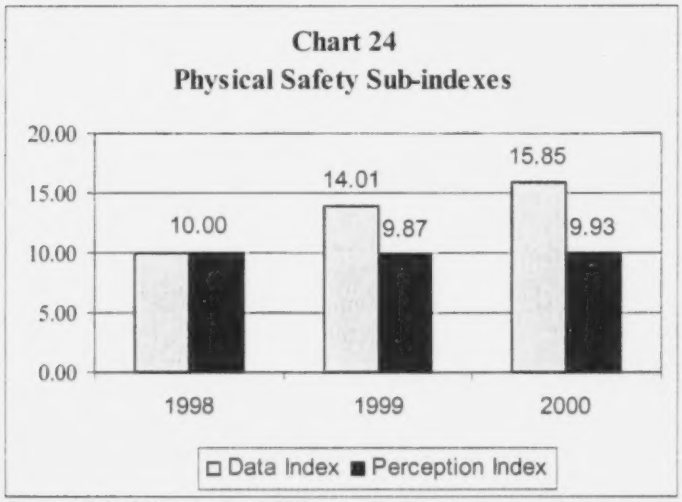


Source: Calculations by the CCSD from PSI Surveys.

Regionally, Alberta had the highest proportion of residents who felt very safe (77%) and the lowest proportion of residents who felt unsafe (6%). Quebec had by far the lowest proportion of residents who felt very safe (56%), but the highest proportion of residents who felt moderately safe (31%). British Columbia had the highest proportion of residents who felt unsafe (15%), followed by Saskatchewan and Manitoba (at 14%).

Trends in the Physical Safety Sub-indexes

Physical safety, using the objective indicators of violent crime and property crime, continued to improve in 2000. The baseline for the physical safety sub-index established in 1998 was set at 10.0 points. In 1999, this sub-index increased to 14.01, and in 2000 it increased further to 15.85. The physical safety data sub-index rose as a direct result of declining rates for violent crime and property crime.



Source: Calculations by the CCSD.

Looking Beyond the Averages

Despite the data evidence that physical safety improved between 1998 and 1999, Canadians' perceptions of their physical safety declined from the baseline of 10.0 to 9.87. Between 1999 and 2000, perceptions of physical safety rose a mere 0.06 points, despite continued falling crime rates. While public perceptions improved slightly between 1999 and 2000, the increase was minute compared to the dramatic improvements in crime rates. This may be explained, in part, by reporting gaps in official crime data and by media coverage of crime stories.

Crime rates continue to fall, but perceptions of physical safety are not increasing. Again, those who felt most unsafe were the most vulnerable – women, seniors and low-income people (who also felt more vulnerable on the economic and health indexes).

PSI Regional Differences

The PSI measures personal security at the national level. Data used to calculate the indicators are Canadian averages which allow the PSI to be representative of Canada as a whole. However, for a more detailed analysis of personal security across Canada, it is possible to create regional and provincial PSI indexes using regional data. These regional indexes provide us with a better idea of how personal security differs across Canada and the specific indicators that influence positive or negative growth of the PSI in different areas of the country. This 2001 edition of the PSI includes a calculation of regional PSI indexes to present a more detailed look at personal security across Canada. Regional indexes should be interpreted with caution due to the smaller sample sizes, particularly with respect to indicators of perception.

To build regional PSIs, we recalculated both the Data and Perception Indexes for each region, using as much detail as possible based on data accessibility and validity. In this 2001 edition of PSI, we calculated both Data and Perception Indexes for the Atlantic Provinces, Quebec, Ontario, the Prairies (Manitoba and Saskatchewan), Alberta, and British Columbia.

We were able to find data for 17 of the 20 PSI data indicators. In the Data Index, information on EI coverage, levels of debt, and Potential Years of Life Lost was not available by region. For most of the indicators – such as workplace injuries – data were available by province. To calculate regional scores for these indicators, we calculated an unweighted average for each region. And because we did not have historical data by region for indicators in the Data index prior to 1998, variations between years were calculated in terms of percentage change, rather than being standardized as in the main PSI.

For the Perception Index by region, all indicators were calculated based on 1998, 1999 and 2000 surveys (see Appendix III for detailed calculations).

The Atlantic Provinces

In 1999, the Data Index for the Atlantic Provinces rose from the baseline of 100.00 (established in 1998), to 104.10. Much of the gains in the Data Index for the Atlantic Provinces in 1999 can be attributed to economic gains in the region. Disposable incomes and social assistance levels rose as unemployment rates and debt levels declined. The only economic indicator that recorded a negative change was Employment Insurance coverage. The health sub-index also recorded positive growth in 1999, increasing as a result of lower rates of occupational time-loss injuries. And physical safety increased slightly as rates for violent crime and property crime in the region declined.

Between 1999 and 2000, the Data Index for the Atlantic Provinces experienced a negative shift, falling from 104.1 in 1999, to 102.94 in 2000. This change was largely due to the drop in the health sub-index as a result of increased traffic injuries and occupational injury rates (see Appendix III).

Atlantic residents' perceptions of their personal security reflected these changing economic and social conditions between 1998 and 2000. Mirroring the movement of the Data Index, the

Perception Index rose from the baseline of 100.00 in 1998, to 106.45 in 1999, then it fell to 103.8 in 2000. The initial increase from 1998 to 1999 can be attributed to positive perceptions for all of the sub-indexes – economic, health and physical safety. The decrease between 1999 and 2000 was the result of falling confidence in the health indicators.

Quebec

In Quebec, both the Data and Perception Indexes rose in 1999 and 2000, up to 108.58 and 103.07 respectively. Between 1998 and 1999, large decreases in the long-term unemployment rate gave the economic data sub-index a boost that was maintained into 2000. The sub-index for physical safety data showed a minute decrease between 1998 and 1999, but a more substantial increase between 1999 and 2000. But despite the positive data, the perception of crime in Quebec has been getting worse.

Health data for Quebec indicate that conditions are improving, as the health sub-index has recorded only positive growth since 1998. Perceptions of health, however, are not following this same data trend, as Quebec residents' confidence rose between 1998 and 1999, then fell between 1999 and 2000 – despite data indicating that residents were experiencing more personal safety in 2000 than they had in 1998 and 1999.

Ontario

Ontario has witnessed one of the most dramatic increases in its Data Index, rising from the baseline of 100 in 1998, to 102.92 in 1999, and to 107.55 in 2000. With the exception of EI coverage and social assistance benefits, all of the data indicators rose between 1999 and 2000.

Although all of the sub-indexes in the Perception Index have risen since 1998, Ontario residents are reporting more stressful lives and they rated their level of health as slightly lower.

The Prairies

The Data Index for the Prairies rose slightly from its baseline in 1998 to 100.40 in 1999, then made larger gains in 2000 when it rose to 101.97. The Prairie Perception Index made great gains between 1998 and 1999 – rising from the baseline of 100 to 106.92 – but it declined to 106.77 in 2000.

Gains to the Prairie Data Index in 1999 were the result of higher indicators for health and physical safety, which made up for the slight decrease in data indicators for economic security. In 2000, economic security indicators rebounded with growth of 2.5 points, while physical safety indicators rose slightly and the health sub-index dropped more than a point.

Although the Data Index recorded a drop in the economic indicators between 1998 and 1999, the Perception Index showed an overall gain of over four points. Thus, while the data indicated worsening economic conditions, Prairie residents' perceptions of their economic security increased. Between 1999 and 2000, the Perception Index showed a decrease in health security,

despite an increase in the data sub-index for health, and a decrease in perceptions of physical safety – again, despite an increase in the data for these indicators.

Alberta

While the Data Index for Alberta rose to 102.95 in 1999 and to 103.41 in 2000, the Perception Index increased to 102.34 in 1999, then decreased to 100.77 in 2000. Data for the health and physical safety sub-indexes indicated positive overall growth since 1998. Only the economic sub-index experienced negative growth in 2000, as debt levels, long-term unemployment, and the poverty gap increased and social assistance benefits decreased.

Despite data evidence that personal security increased for Albertans in 2000, the Perception Index declined to just 0.77 points above the baseline figure. The Perception Index for Alberta is moving in the opposite direction of the Data Index. While the Data Index indicated that health and physical safety increased and economic security decreased, the Perception Index indicated that Albertans were less confident about their health and physical safety, and they were more confident of their economic security. Despite decreased rates for crime, traffic accidents and time-loss injuries, Albertans felt more at risk in 2000 than they had in 1999. And despite worsening data for economic indicators, more Albertans had higher perceptions of their economic security.

British Columbia

The Data Index for British Columbia increased from the baseline of 100 in 1998, to 101.32 in 1999, and to 105.90 in 2000. Between 1999 and 2000, all of the indicators in the Data Index – with the exception of social assistance levels and debt levels – recorded positive growth. The Perception Index also recorded positive gains in 1999 and 2000, rising to 101.69, then to 102.97 respectively.

As in the Prairies, the B.C. Data Index indicated a drop in economic security between 1998 and 1999, yet the economic perception sub-index rose. The B.C. Data Index also showed that the health and physical safety sub-indexes have experienced positive growth since 1998, but the Perception Index recorded decreases from 1999 to 2000 for both of these sub-indexes.

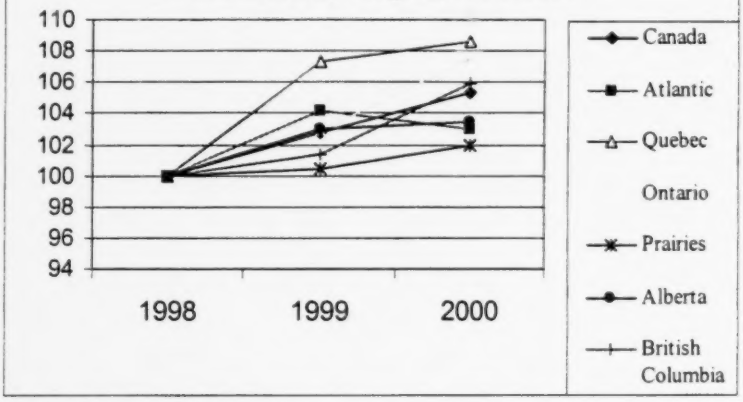
Region Comparisons: Data Index

Between 1998 and 1999, the Data Index for Quebec rose to 107.36, indicating that, objectively at least, Quebecers experienced the greatest increase to their level of personal security among all the regions. The Atlantic Provinces recorded the second largest increase in its Data Index (which rose to 104.16), followed by Alberta at 102.95, and Ontario at 102.92. British Columbia and the Prairies recorded the smallest increases among the regional Data Indexes at 101.32 and 100.40 respectively.

Between 1999 and 2000, the Data Index for Ontario recorded the biggest increase of all regions, rising from 102.92 to 107.55. This was followed by British Columbia's Index, which rose from

101.32 to 105.90, the Prairies (from 100.40 to 101.97), and Quebec (from 107.36 to 108.58). Only the Atlantic Provinces saw a drop in their Data Index over this period, indicating that their level of personal security decreased between 1999 and 2000.

Chart 25
Data Index by Region, 1998-2000



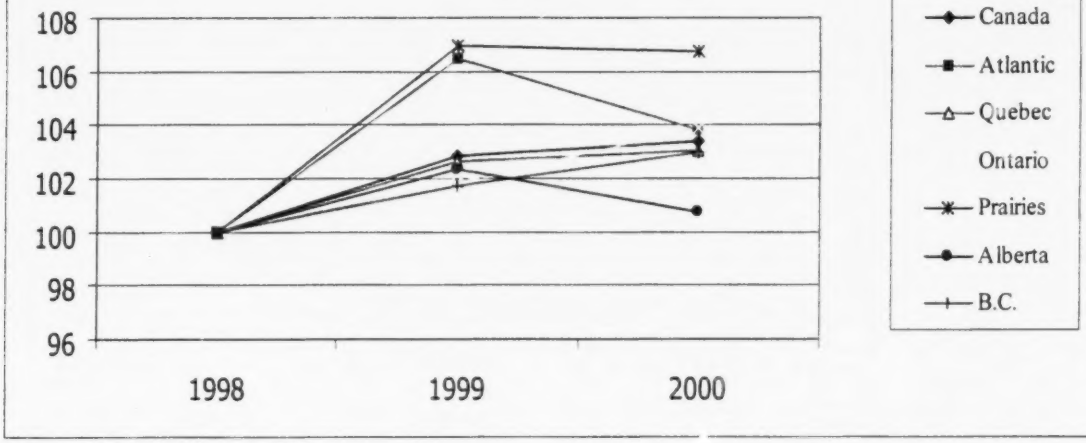
Source: Calculations by the CCSD.

Over the period from 1998 to 2000, Quebec recorded the biggest increase in its Data Index among all the regions, followed by the Indexes for Ontario and British Columbia. Data Indexes for the Atlantic Provinces, the Prairies and Alberta showed smaller increases. All of the regions except the Atlantic Provinces had increases in their Data Indexes in both 1999 and 2000, indicating that the overall personal security of Canadians has increased since 1998. In the Atlantic Provinces, the Data Index dropped between 1999 and 2000, but even with this decrease, the PSI for the Atlantic region is still higher in 2000 than it was in 1998.

Regional Comparisons: Perception Index

Between 1998 and 1999, the Prairies experienced the greatest increase of all regions in their Perception Index – indicating that the confidence of Prairie residents in their personal security increased the most over the course of that year – rising from the baseline of 100.00 to 106.92. This was followed closely by the Perception Index for the Atlantic Provinces which rose to 106.45. Gains to the Perception Indexes in the other regions were more modest by comparison. Quebec's Perception Index rose to 102.64, and Alberta's Index rose to 102.34. Perception Indexes for Ontario and British Columbia gained the least, at 101.86 and 101.69 respectively.

Chart 26
Perception Index by Region,
1998-2000



Source: Calculations by the CCSD.

Between 1999 and 2000, the Perception Indexes for Quebec, Ontario and British Columbia continued to rise. Ontario experienced the largest increase in its Index, going from 101.86 in 1999 to 103.91 in 2000. The Atlantic Provinces, the Prairies and Alberta all recorded decreases in their Perception Indexes, indicating that their residents felt less secure in 2000 than they had in 1999. The Atlantic Provinces recorded the largest drop of all regional indexes, from 106.45 in 1999 to 103.80 in 2000.

Despite a small drop between 1999 and 2000, the Perception Index for the Prairies has risen the most among all the regions since 1998, to 106.77. The Perception Index for Ontario was the second highest (103.91), followed closely by the Atlantic Provinces (103.80), then Quebec (103.07). The Perception Index for Alberta had the smallest gain of all regions (to 100.77) – more than a full point less than British Columbia (102.97).

Although the Perception Indexes in some regions declined between 1999 and 2000, they have all grown since 1998, indicating Canadians felt more secure in 2000 than they had in 1998, but slightly less secure than in 1999.

Conclusion

After establishing 1998 as our base year for both the data and perception indexes and setting them equal to 100.00 points, the Data Index increased to 108.11 in 1999, and the Perception Index climbed to 102.85 (see Appendix II). Therefore, the personal security of Canadians increased between 1998 and 1999. Now, according to latest data available, the personal security of Canadians continued to increase between 1999 and 2000. The Data Index rose from 108.11 in 1999, to 112.79 in 2000. The same trend was evident in the Perception Index: it rose from 102.85 in 1999, to 103.43 in 2000. The accompanying tables provide more details on the changes in both indexes and changes in the sub-indexes or indicators of economic security, health security and physical safety from 1998 to 2000. It should be noted that, due to difficulties in obtaining all objective data on a timely basis, some indicators (such as poverty gaps) are reported with a time lag. While this is not ideal, the methodology is consistent from year to year. Further, research and intuition both suggest that subjective indicators (the most recent) will lag behind objective indicators.

Comparing the sub-indexes indicates that people's economic security dropped from 1998 to 1999 as measured by the hard data, but people's perceptions of their economic security improved. In 2000, people's economic security increased, whether one looks at the hard data or people's perceptions. In fact, the economic data sub-index is now higher at 36.27 points than it was in 1998. People's perceptions of their economic security continued to increase from 37.29 points in 1999 to 38.14 points in 2000.

After considerable improvement in 1999, the health data sub-index didn't move much this year. And while the data on physical safety showed considerable improvement – from 14.01 to 15.85 – people's perceptions of their physical safety rose between 1999 and 2000, but remained lower than in 1998.

The variation in the Data Index is related to the improvement of the physical safety sub-index. Between 1999 and 2000, more than half of the variation of the Data index of the PSI was related to the decrease in rates of violent crime and property crime. This is significantly different than last year. In 1998-1999, the variation in the Data Index was largely the result of improvements in the health sub-index. Data for next year's PSI will tell us more about changes in the sub-indexes of both the Data and Perception Indexes. In the meantime, both indexes of the PSI show us variations in the economic, health and physical safety indicators.

The changes in the Perception Index between 1999 and 2000 can be attributed to the overall improvement in people's perceptions of the economy. As a consequence of economic growth in 2000, the economic perception sub-index increased by 0.85 points while the overall Perception Index rose by only 0.58 points between 1999 and 2000. This trend is essentially the same as last year. In 1998-1999, the variation of the economic sub-index also explained most of the increase in the Perception Index of the PSI.

Looking Ahead

While an ideal security index could include, for example, indicators of the quality of the physical environment or the presence of life-threatening pathogens, data which allow an analysis of such changes from year to year are limited. Conscious of the challenges inherent in such an exercise, we have proceeded with great care in the selection of the personal security components and the indicators.

In this edition of PSI, we analyzed the changing personal security of Canadians. We presented detailed results of the Personal Security Index – by age groups, gender and income level – and looked at changes since last year and changes among Canadians. This edition also focused on regional differences in personal security.

Nonetheless, the PSI is a valuable addition to measuring well-being. It is broader than the GDP, but not as broad as ambitious indicators that have been proposed elsewhere, such as the "Genuine Progress Indicator." It is unique in combining both objective *and* subjective indicators. The analytical value of the PSI will build over time as we develop a consistent series of indicators.

Endnotes

[1] During January 2001 (January 3 - 31, 2001), EKOS Research Associates surveyed a random national sample of 3,000 Canadians aged 18 and older, on behalf of the Canadian Council on Social Development, about their perceptions of personal security and the security of their families. The questions were added to the Rethinking Government Survey. Regional results should be interpreted with caution.

[2] The question was: "How adequate would you say your household income is in meeting your family's basic needs?" The answers were rated on a scale of one to seven, with one being "not adequate at all" and a rating of seven being "extremely adequate."

[3] Poverty lines are a proven and reliable indicator of relative deprivation. Gallup poll results show that they reflect the general amount of money Canadians feel is necessary to live adequately. In a poll conducted for this project, the majority of respondents felt that a family of four needed at least $40,000 per year in order to meet their basic needs in their community – a figure, it is worth noting, substantially above the LICO, which stands at $32,500 for a family of four in a large urban centre.

[4] Statistics Canada. *Income Trends in Canada, 2001.* Catalogue No. 13F0022XCB.

[5] Statistics Canada. *Labour Force Historical Review*, 2001.

[6] Respondents were asked whether they agreed or disagreed with the following statement: "I think there is a good chance I could lose my job over the next couple of years." The answers were rated on a scale ranging from one (for "strongly disagree") to seven (for "strongly agree"), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement.

[7] Respondents were asked whether they agreed or disagreed with the following statement: "If I lost my job, I am confident I could find an equivalent one within six months." The rating scale ranged from one (for "strongly disagree") to seven (for "strongly agree"), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement.

[8] National Council of Welfare. *Welfare Incomes 1997 and 1998,* and *Welfare Incomes 1999.*

[9] Respondents were asked whether they agreed or disagreed with the following statement: "If I lost my job, I am confident I could count on government support programs to sustain me and my family adequately while I looked for a new job." The rating scale ranged from one (for "strongly disagree") to seven (for "strongly agree"), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement.

[10] Personal Saving Rate, *Canadian Economic Observer: Historical Statistical Supplement 1999/00*, p. 11, 2000.

[11] Statistics Canada. *National Income and Expenditure Accounts*; Bank of Canada. *Canadian Monetary and Credit Aggregates and Interest Rates*, various years.

[12] Walsh, P. Cardiovascular Disease Division, Laboratory Centre for Disease Control, Health Canada. Personal communication, January-February 2000.

[13] Wilkins, R. "Mortality by Neighbourhood Income in Canada, 1986 to 1991." Paper presented at the Conference of the Canadian Society for Epidemiology and Biostatistics, St. John's, Newfoundland, August 1995.

[14] The question asked: "How stressful would you say your life is? Please use a scale from one, not at all, to seven, extremely, where the midpoint of four, is moderately." For this question, ratings of 6 and 7 were

used to build our overall score for "extremely stressful," ratings of 3 to 5 for "moderately stressful," and ratings of 1 and 2 for "not stressful."

[15] Statistics Canada. "General Social Survey: Time Use," in *The Daily*, November 9, 1999.

[16] The question asked: "In general, how would you rate your health? Please use a scale from one, terrible, to seven, excellent, where the midpoint, four, is average."

[17] Canadian Institute for Health Information. *Total Health Expenditure by Source of Finance, Canada, 1975 to 2000 – Current Dollars.* <www.cihi.ca/facts/nhex/nhex2000/table_A.2.1.shtml>

[18] Canadian Institute for Health Information. *Total Health Expenditure, by Province/Territory and Canada,1975 to 2000 – Current Dollars.* <www.cihi.ca/facts/nhex/nhex2000/table_B.1.1.shtml>

[19] Canadian Institute for Health Information. *National Health Expenditure Database: Drug Expenditures in Canada, 1985 – 2000.* Ottawa: CIHI, 2001.

[20] Statistics Canada. "Household Spending, 1997," in *The Daily*, February 11, 1999.

[21] Respondents were asked whether they agreed or disagreed with the following statement: "I am confident that if I or a member of my family were to become ill, we would be able to access the necessary health care services." The scale ranged from one (for "strongly disagree") to seven (for "strongly agree"), with a rating of four indicating that the respondent neither agreed nor disagreed with the statement.

[22] Human Resources and Development Canada. *Work Safety for a Healthy Future: Statistical Analysis Occupational Injuries and Fatalities Canada*, 2000.

[23] Human Resources and Development Canada. *Work Safety for a Healthy Future: Statistical Analysis Occupational Injuries and Fatalities Canada*, 2000.

[24] Human Resources and Development Canada. *Work Safety for a Healthy Future: Statistical Analysis Occupational Injuries and Fatalities Canada*, 2000.

[25]Human Resources and Development Canada. *Occupational Injuries and their Cost in Canada*, various year, custom tabulations, 2001. The data reported were subject to different collection practices, reporting requirements, claims policies and definitions used by various boards. Furthermore, rates are based on accepted claims only, which may lead to some underestimation. Finally, some employees – such as a majority of the growing self-employed Canadians – are not covered, again resulting in some underestimation. It is worth noting that stress-related diseases and conditions are not yet recognized by workers' compensation boards.

[26]Human Resources and Development Canada. Custom tabulations.

[27] Human Resources and Development Canada. Custom tabulations.

[28] Transport Canada. Custom tabulations.

[29] Transport Canada. *Visions 2001 at Work: Increasing Public Awareness of Road Safety Issues.*

[30] Tremblay, Sylvain. "Crime Statistics in Canada, 1999," in *Juristat*, Vol. 20, No. 5. Ottawa: Canadian Centre for Justice Statistics, 2000.

[31] The question read: "Thinking of your family's exposure to violent crime, how safe is your neighbourhood? Please use a scale from one (not at all), to seven (extremely), where the midpoint, four, is moderately."

[32] Tremblay, Sylvain. "Crime Statistics in Canada, 1999," in *Juristat*, Vol. 20, No. 5. Ottawa: Canadian Centre for Justice Statistics, 2000.

[33] The question read: "Thinking of your household's exposure to property crime, such as break-ins, how safe is your neighbourhood? Please use a scale from one (not at all), to seven (extremely), where the midpoint, four, is moderately.

Appendix I: Detailed results of the CCSD / EKOS survey

Table I-A: Income adequacy:

"How adequate is your household income in meeting your family's basic needs?"

By gender, 2000

	Male	Female
Inadequate	13.8%	14.4%
Moderately adequate	29.0%	34.8%
Very adequate	57.2%	50.8%

Note: The Chi square co-efficient is significant to 0.001.

By age group, 2000

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Inadequate	13.0%	14.8%	15.1%	11.8%
Moderately adequate	26.9%	29.9%	34.4%	38.2%
Very adequate	60.1%	55.4%	50.5%	50.0%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income, 2000

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Inadequate	40.4%	18.5%	11.8%	6.3%	2.2%
Moderately adequate	35.6%	42.7%	37.1%	26.6%	14.3%
Very adequate	24.0%	38.8%	51.1%	67.1%	83.5%

Note: The Chi square co-efficient is significant to 0.001.

By region, 2000

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Inadequate	16.0%	17.2%	10.0%	15.0%	15.7%	17.7%
Moderately adequate	34.4%	34.0%	31.1%	29.9%	31.1%	31.3%
Very adequate	48.6%	49.6%	58.9%	55.1%	53.2%	51.0%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the CCSD using data from the PSI 2000 Survey.

Table I-B: Fear of job loss

"I think there is a chance I could lose my job over the next couple of years."

By gender, 2000

	Male	Female
Disagree	59.9%	53.8%
Agree	25.8%	26.0%
Neither agree nor disagree	14.9%	20.2%

Note: The Chi square co-efficient is significant to 0.001.

By age group, 2000

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Disagree	53.6%	59.5%	55.4%	50.0%
Agree	25.3%	25.1%	27.1%	29.5%
Neither agree nor disagree	21.1%	15.4%	17.5%	20.5%

Note: the Chi square co-efficent is significant to 0.01.

By annual household income, 2000

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Disagree	43.7%	49.8%	54.7%	61.1%	69.1%
Agree	33.8%	25.3%	27.6%	24.1%	19.2%
Neither agree nor disagree	22.5%	24.9%	17.7%	14.8%	11.7%

Note: The Chi square co-efficient is significant to 0.001.

By region, 2000

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Disagree	47.4%	62.7%	56.4%	58.0%	51.9%	54.4%
Agree	32.8%	20.6%	26.6%	27.4%	30.9%	25.2%
Neither Agree nor disagree	19.8%	16.7%	17.1%	14.6%	17.2%	20.5%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the CCSD using data from the PSI 2000 Survey.

Table I-C: Confidence in Employability

"If I lost my job, I am confident I could find an equivalent one within six months."

By gender, 2000

	Male	**Female**
Not Confident	25.5%	29.3%
Confident	62.8%	56.1%
Neither	11.9%	14.6%

Note: The Chi square co-efficient is significant to 0.01.

By age group, 2000

	Under 25 yrs	**25 - 44**	**45 - 64**	**Aged 65+**
Not Confident	15.8%	24.5%	37.7%	37.2%
Confident	70.2%	64.2%	48.0%	40.7%
Neither	14.0%	11.3%	14.3%	22.1%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income, 2000

	Under $20,000	**$20,000 - $29,999**	**$30,000 - $49,999**	**$50,000 - $79,999**	**$80,000+**
Not Confident	32.8%	24.6%	28.4%	26.7%	20.8%
Confident	47.7%	58.2%	56.6%	63.7%	70.2%
Neither	19.5%	17.2%	15.0%	9.6%	9.0%

Note: The Chi square co-efficient is significant to 0.001.

By region, 2000

	Atlantic	**Quebec**	**Ontario**	**Prairies**	**Alberta**	**BC**
Not Confident	32.7%	28.2%	27.4%	25.6%	25.4%	23.7%
Confident	47.6%	54.4%	62.4%	62.5%	64.8%	63.0%
Neither	19.7%	17.4%	10.2%	11.9%	9.8%	13.3%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the CCSD using data from the PSI 2000 Survey.

Table I-D: Confidence in the Safety Net
"If I lost my job, I am confident I could count on government support programs to adequately sustain me and my family while I looked for a new job."

By gender, 2000

	Male	**Female**
Not Confident	51.2%	51.0%
Confident	27.2%	26.1%
Neither	21.6%	23.0%

Note: The Chi square co-efficient is significant to 0.05.

By age group, 2000

	Under 25 yrs	**25 - 44**	**45 - 64**	**Aged 65+**
Not Confident	37.4%	53.8%	56.7%	46.4%
Confident	36.2%	24.9%	22.8%	28.6%
Neither	26.5%	21.3%	20.6%	25.0%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income, 2000

	Under $20,000	**$20,000 - $29,999**	**$30,000 - $49,999**	**$50,000 - $79,999**	**$80,000+**
Not Confident	45.9%	47.4%	52.2%	51.5%	56.9%
Confident	26.6%	28.3%	25.5%	25.4%	27.3%
Neither	27.5%	24.3%	22.4%	23.1%	15.9%

Note: The Chi square co-efficient is significant to 0.01.

By region, 2000

	Atlantic	**Quebec**	**Ontario**	**Prairies**	**Alberta**	**BC**
Not Confident	49.5%	45.3%	51.4%	47.6%	61.6%	55.9%
Confident	27.4%	28.1%	28.6%	31.0%	18.4%	22.2%
Neither	23.1%	26.6%	19.9%	21.4%	20.0%	21.9%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the CCSD using data from the PSI 2000 Survey.

Table I-E: Canadians' Health
"How would you rate your health?"

By gender, 2000

	Male	**Female**
Terrible	1.6%	1.8%
Poor	5.5%	5.9%
Average	20.8%	26.1%
Very good	48.1%	40.6%
Excellent	24.1%	25.6%

Note: The Chi square co-efficient is significant to 0.001.

By age group, 2000

	Under 25 yrs	**25 - 44**	**45 - 64**	**Aged 65+**
Terrible	0.6%	1.0%	2.5%	3.0%
Poor	2.9%	5.1%	6.9%	8.2%
Average	16.4%	20.1%	26.0%	34.6%
Very good	51.5%	47.1%	41.3%	35.5%
Excellent	28.6%	26.7%	23.2%	18.8%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income, 2000

	Under $20,000	**$20,000 - $29,999**	**$30,000 - $49,999**	**$50,000 - $79,999**	**$80,000+**
Terrible	4.0%	2.8%	1.0%	0.6%	0.4%
Poor	9.7%	5.6%	4.7%	4.5%	3.0%
Average	34.8%	28.7%	22.6%	16.8%	15.2%
Very good	31.8%	39.5%	45.1%	50.4%	54.1%
Excellent	19.5%	23.3%	26.6%	27.6%	27.3%

Note: The Chi square co-efficient is significant to 0.001.

By region, 2000

	Atlantic	**Quebec**	**Ontario**	**Prairies**	**Alberta**	**BC**
Terrible	1.2%	1.3%	1.6%	1.9%	2.0%	2.7%
Poor	4.9%	3.9%	6.3%	7.4%	6.4%	6.8%
Average	27.5%	21.4%	24.1%	26.5%	22.7%	22.3%
Very good	45.5%	41.9%	44.4%	44.6%	47.1%	45.5%
Excellent	21.7%	31.6%	23.5%	19.5%	21.7%	22.8%

Note: The Chi square co-efficient is significant to 0.05.

Source: Calculations by the CCSD using data from the PSI 2000 Survey.

Table I-F: Canadians' Level of Stress
"How stressful is your life?"

By gender, 2000

	Male	**Female**
Not stressful	18.7%	14.5%
Moderately stressful	61.5%	62.0%
Extremely stressful	19.8%	23.4%

Note: The Chi square co-efficient is significant to 0.001.

By age group, 2000

	Under 25 yrs	**25 - 44**	**45 - 64**	**Aged 65+**
Not stressful	14.8%	10.6%	16.9%	33.9%
Moderately stressful	64.3%	63.8%	61.3%	54.9%
Extremely stressful	21.0%	25.6%	25.6%	11.2%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income, 2000

	Under $20,000	**$20,000 - $29,999**	**$30,000 - $49,999**	**$50,000 - $79,999**	**$80,000+**
Not stressful	17.1%	18.6%	17.5%	16.6%	13.9%
Moderately stressful	60.1%	63.1%	64.0%	61.9%	59.3%
Extremely stressful	22.8%	18.3%	18.5%	21.5%	26.8%

Note: The Chi square co-efficient is significant to 0.001.

By region, 2000

	Atlantic	**Quebec**	**Ontario**	**Prairies**	**Alberta**	**BC**
Not stressful	15.1%	20.3%	13.9%	17.2%	14.6%	19.2%
Moderately stressful	67.8%	62.3%	62.0%	60.0%	61.0%	58.5%
Extremely stressful	17.1%	17.5%	24.1%	22.8%	24.4%	22.3%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the CCSD using data from the PSI 2000 Survey.

Table I-G: Confidence in Access to Health Services

"I am confident that if I or a family member were to become seriously ill, we would be able to access the necessary health care services."

By gender, 2000

	Male	Female
Not confident	20.7%	25.7%
Confident	64.3%	57.8%
Neither	15.0%	16.6%

Note: The Chi square co-efficient is significant to 0.001.

By age group, 2000

	Under 25 yrs	25 - 44	45 - 64	Aged 65+
Not confident	18.6%	26.4%	25.9%	15.3%
Confident	67.8%	57.2%	58.4%	67.8%
Neither	13.6%	16.5%	15.6%	16.8%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income, 2000

	Under $20,000	$20,000 - $29,999	$30,000 - $49,999	$50,000 - $79,999	$80,000+
Not confident	22.0%	21.8%	21.6%	25.8%	25.2%
Confident	57.5%	60.5%	63.7%	59.1%	64.0%
Neither	20.5%	17.7%	14.7%	15.0%	10.8%

Note: The Chi square co-efficient is significant to 0.001.

By region, 2000

	Atlantic	Quebec	Ontario	Prairies	Alberta	BC
Not confident	23.0%	20.2%	23.1%	21.7%	28.1%	27.1%
Confident	57.6%	62.3%	62.7%	65.6%	57.9%	54.4%
Neither	19.3%	17.5%	14.2%	12.7%	14.0%	18.5%

Note: The Chi square co-efficient is significant to 0.01.

Source: Calculations by the CCSD using data from the PSI 2000 Survey.

Table I-H: Safety from Violent Crime

"In terms of your family's exposure to violent crime, how safe is your neighbourhood?"

By gender, 2000

	Male	**Female**
Not safe	5.4%	6.4%
Moderately safe	18.9%	22.0%
Very safe	75.7%	71.6%

Note: The Chi square co-efficient is significant to 0.01.

By age group, 2000

	Under 25 yrs	**25 - 44**	**45 - 64**	**Aged 65+**
Not safe	8.1%	5.7%	5.3%	5.1%
Moderately safe	18.2%	17.3%	22.2%	27.5%
Very safe	73.6%	77.0%	72.5%	67.4%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income, 2000

	Under $20,000	**$20,000 - $29,999**	**$30,000 - $49,999**	**$50,000 - $79,999**	**$80,000+**
Not safe	10.3%	6.7%	5.5%	5.00%	3.0%
Moderately safe	29.9%	27.2%	23.5%	15.2%	10.0%
Very safe	59.8%	66.2%	71.0%	79.8%	87.0%

Note: The Chi square co-efficient is significant to 0.001.

By region, 2000

	Atlantic	**Quebec**	**Ontario**	**Prairies**	**Alberta**	**BC**
Not safe	3.7%	8.9%	4.3%	10.2%	4.4%	5.1%
Moderately safe	17.1%	27.5%	18.7%	19.1%	16.9%	18.7%
Very safe	79.2%	63.6%	77.1%	70.7%	78.6%	76.2%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the CCSD using data from the PSI 2000 Survey.

Table I-I: Safety from Property Crime
"In terms of your household's exposure to property crime, how safe is your neighbourhood?"

By gender, 2000

	Male	**Female**
Not safe	11.6%	9.5%
Moderately safe	19.7%	24.0%
Very safe	68.7%	66.5%

Note: The Chi square co-efficient is significant to 0.05.

By age group, 2000

	Under 25 yrs	**25 - 44**	**45 - 64**	**Aged 65+**
Not safe	13.9%	10.3%	10.9%	6.8%
Moderately safe	16.2%	20.7%	23.8%	27.3%
Very safe	69.8%	69.0%	65.2%	65.9%

Note: The Chi square co-efficient is significant to 0.001.

By annual household income, 2000

	Under $20,000	**$20,000 - $29,999**	**$30,000 - $49,999**	**$50,000 - $79,999**	**$80,000+**
Not safe	13.3%	10.6%	12.1%	9.1%	8.6%
Moderately safe	29.8%	26.5%	22.5%	18.9%	15.3%
Very safe	57.0%	62.9%	65.4%	72.0%	76.0%

Note: The Chi square co-efficient is significant to 0.001.

By region, 2000

	Atlantic	**Quebec**	**Ontario**	**Prairies**	**Alberta**	**BC**
Not safe	23.0%	20.2%	23.1%	21.7%	28.1%	27.1%
Moderately safe	19.3%	17.5%	14.2%	12.7%	14.0%	18.5%
Very safe	57.6%	62.3%	62.7%	65.6%	57.9%	54.4%

Note: The Chi square co-efficient is significant to 0.001.

Source: Calculations by the CCSD using data from the PSI 2000 Survey.

Appendix II
Methodological Issues in the Design of the Personal Security Index

Defining personal security is a challenge. Despite its importance, attempts to capture and measure the level and changes in personal security have been few and far between. This may be because security – or insecurity – is a subjective state that varies according to each person's response to their individual situation. Everyone has a different comfort zone based on their age, health and income status. This means that any measurement of security must necessarily be somewhat arbitrary with respect to the ranking of different components.

While the concept of security has many dimensions, for our purposes it is reduced to three key elements:

- economic security in the broad sense of job and financial security;
- health security in the sense of protection against the threats of disease and injury; and
- physical safety in the sense of feeling safe from violent crime and theft.

In a broader exercise, security could also be considered to include the quality of people's social relations or the stability and future potential of their communities. However, practical considerations limit this project to the economic, health and physical safety dimensions of personal security.

The PSI has also been developed within the limitations of the data that are available. While an ideal security index would include, for example, indicators of the quality of the physical environment or the presence of life-threatening pathogens, data on such indicators are limited and do not allow for analysis of changes from year to year.

Conscious of the challenges inherent in such an exercise, we have proceeded with great care in the selection of the personal security components and the indicators. All of the key indicators were chosen with the help of an expert advisory committee. The weights given to the three major components of the PSI reflect the views of ordinary Canadians as captured in last year's survey. These weights are fixed for the three years of the PSI to date.

Creating the PSI

In order to create the PSI, it was necessary to first develop a conceptual framework, then find individual indicators that best embodied the various dimensions of our central concept of personal security. The next step involved transforming each variable into a common scale so that two scores could be calculated – one for the objective or data indicators and one for the subjective or perceptual indicators. The indicators were then weighted on the common scale to calculate the overall score of the Personal Security Index. The final step was to revise the conceptual framework, the choice of indicators, and the strategy used to transform and weight the PSI in order to keep it as relevant as possible to annual changes in the personal security of Canadians.

Indicator Selection

In order to identify the most appropriate indicators for each of the three key elements of the PSI, the CCSD submitted a list of proposed variables to experts in a variety of fields. These individuals then selected the indicators that they felt best captured the different dimensions of personal security, using the following criteria:

- Indicators should measure the personal security of adults and their family members.
- Subjective indicators should measure each individual's personal experience of security, rather than their perceptions of the general level of security in Canada.
- Indicators should be meaningful – that is, they should be descriptive of the personal security of Canadians at a given point in time. They should be compelling and relatively easy to understand on the part of the general population.
- Indicators should be valid – that is, well recognized in the research literature.
- Indicators should be responsive to changes over time and among different populations, wherever possible.
- Indicators should show a degree of variability.
- Indicators should measure things that have a high probability of influencing an individual's personal security.
- Ideally, indicators should be available on an annual basis.
- Indicators should be available at the national level and for selected demographic groups and geographic areas. Ideally, the objective indicators should be available for other selected countries as well.
- Indicators should be readily available from established data sources.

The conceptual framework for the PSI and the indicators selected were then submitted to focus groups of Canadians to test their resonance with the public. The goal was to develop indicators that were both understandable to the general public and that embodied Canadians' most essential concerns about their personal security. Thus, people were asked to assess the overall conceptual framework, as well as each individual indicator.

PSI Indicators

For the Personal Security Index, the CCSD looked at economic security and physical security (both health and physical safety) and chose indicators that threaten or enhance security.

Economic Security

Economic security refers to an assured and stable standard of living that provides individuals and families with a level of resources and benefits necessary to participate economically, politically, socially, culturally and with dignity in their community's activities. Components of economic security include the level and adequacy of income, employment security, access to a social safety net, and financial vulnerability. Under this element of the PSI, we are interested in finding out whether people have adequate resources, whether they have access to stable sources of income through their employment, and whether they have access to an adequate social safety net to deal with times of adversity.

Level and Adequacy of Income
The first component of economic security deals with the question of whether Canadians have enough income to afford the basics of life – food, shelter, clothing, education and health care. We therefore focus on changes in the earnings of paid employees in Canada and changes in their income. We also analyze Canadians' perceptions about whether they think they have an income adequate to meet their household's basic needs.

Employment Security
The component of employment security is central to the concept of economic security because it relates to people's capacity to get access to jobs and earnings. Under this indicator, we examine Canadians' employment status and their perceptions of their job security and their employability, that is, their capacity to find alternative employment if they are laid off.

Social Safety Net
The third component of economic security addresses the issue of the Canadian "social safety net." In our society, perhaps one of the most common forms of adversity is to lose one's job. Depending on a person's set of skills and the state of the economy, finding a new job can take time, and whether Canadians can count on income support from programs such as Employment Insurance or social assistance is a key element in the economic security equation.

Financial Vulnerability
Another type of "safety net" is the nest egg that Canadians accumulate for their retirement or for the theoretical "rainy day." As a proxy for this component of economic security, the PSI monitors how long Canadians think they could live on their savings if they were to lose their job. And because exposure to debt and the servicing of accumulated debts are making many Canadian households more vulnerable, we track their overall ratio of debt to disposable income.

Physical Security

Physical security refers to physical and mental well-being, the quality of natural and built environments, and the status of one's personal safety. Components of physical security include people's physical health and mental well-being, their access to health care services, and their personal physical safety. Under this component of the PSI, we group concerns about one's current and long-term health, threats to physical security due to injuries or disease, and threats from crime and violence. Broadly speaking, physical security encompasses many different components, but for our purposes, we concentrate on two main questions: Is my health at risk? and, Am I safe?

Physical and Mental Well-being
Under this component, we look at the foundation of Canadians' physical security – their health – as well as potential threats to health and the impact of such dangers in the home, workplace and the community.

Access to Health Services
Beyond a person's physical health and a sense of safety from health hazards, another important component of health security is whether or not a person has access to necessary health care services in times of need.

Physical Safety
Another component of physical security addresses public concerns about crime and violence. People are worried mainly about the incidence and types of crime that take place in their communities. This includes incidents that are reported to police, and thus included in national crime data, as well as threats to people's physical safety and their property.

Data Sources for the PSI Indicators

The intent of the PSI is to capture both the "reality" and the "perception" of personal security in the lives of Canadians. Accordingly, equal importance has been given to objective factors and to Canadians' subjective perceptions of their personal security. The PSI therefore measures changes in both the objective data trends and people's perceptions of these elements. The PSI contains two sub-indexes: a "Data Index" and a "Perception Index." Each index contains a series of indicators to track the different dimensions of our economic, health and physical safety described above.

The Data Index: Definition, Sources and Calculations

The Data Index, derived mainly from Statistics Canada databases, is designed to measure changes in "real" outcomes related to personal security, such as levels of income and debt, and rates of crime and poor health. The Data Index is composed of 11 indicators: six economic indicators and five indicators related to health and physical safety.

Economic Data Indicators
To track the adequacy of incomes, the PSI monitors changes in the level of disposable income – that is, how much money from earnings, government transfers or investments Canadians have left in their pockets after they have paid their income taxes. We calculate the personal disposable income per Canadian by taking disposable income data from the National Accounts and dividing it by the Canadian population figures established by Statistics Canada each year.

As an indicator of poverty, the PSI uses the "poverty gap" which details how far below the poverty line poor Canadians are. The total poverty gap represents the amount of money that would be required to raise every poor Canadian's income up to the poverty line. It is based on Statistics Canada's evaluation of the poverty gap published in their report, *Income in Canada*.

As an indicator of employment security, the PSI measures the long-term unemployment rate, which is a better measure of the underlying strength of the labour market and of the persistence and severity of unemployment. The long-term unemployment rate is defined in the PSI as the proportion of all unemployed people who have been unemployed for more than 12 months. Data for this indicator are available in Statistics Canada's *Labour Force Survey*.

The strength of the social safety net is a major element contributing to the economic security of Canadians. And a major component of Canada's social safety net is the unemployment insurance system (EI) that is designed to help people make ends meet while they look for a job. For the objective measure of how well EI serves Canadians, the PSI calculates the percentage of unemployed Canadians who receive EI benefits, using Statistics Canada data from the *Labour Force Survey* and Employment Insurance program data.

For Canadians ineligible for EI benefits, provincially administered social assistance – or "welfare" – can provide some economic security. To track how well Canadians are served by social assistance benefits, the PSI provides data on the average level of assistance available and the benefit level as a percentage of Statistics Canada's pre-tax Low Income Cut-offs (LICOs), which are popularly referred to as Canada's poverty lines. Information about provincial social assistance benefits for a variety of different family types is collected and standardized by the National Council of Welfare. For simplicity, the PSI compares benefits for a lone-parent family with one child living in a large city. The national benefit figure provided is the unweighted average of the 10 provinces for this family type.

Growing levels of household debt are causing many Canadians to worry about their economic security. To measure the financial vulnerability of Canadians, the PSI tracks the ratio of total mortgage and consumer debt to total disposable income. The debt-to-income ratio is calculated by dividing total mortgage and consumer debt by the disposable income figures. Both sets of data are published by Statistics Canada in the *Canadian Economic Observer*. Debts reported in PSI are gross amounts.

Health and Crime Data Indicators

Because thousands of Canadians every year die prematurely from injuries or disease, the PSI calculates an indicator known as the "potential years of life lost" or PYLL. It is a ratio of the total years of life lost before the age of 75 and the proportion of the population under age 75. These data are published annually by Statistics Canada. (The PYLL indicator was not released by Statistics Canada in time for the printing of this 2001 edition of the PSI report, so we have kept the indicator constant at the PSI 2000 level.)

To gauge the safety of Canadians in the workplace and on the road, the PSI tracks the incidence of workplace injuries and the motor vehicle accident injury rate. The rate of workplace injuries is calculated as the number of injuries per 100,000 workers that result in time being lost from the workplace. The motor vehicle accident injury rate is calculated based on the number of people who are injured as a result of traffic accidents, as a proportion of the overall Canadian population.

The Perception Index: Definition, Sources and Questionnaire

The Perception Index of the PSI is based on responses to a national survey conducted for the CCSD this year by EKOS Research Associates. The survey asks Canadians how they would rate different issues affecting their personal security and asks them about their perceptions of their own security. For the 2001 edition of the PSI, a total of 3,099 telephone interviews were conducted with Canadian residents aged 16 years and older between January 3rd and January 31st,

2001. The results are considered to be valid within a margin of error of plus or minus 1.8 percentage points, 19 times out of 20. The margin of error is larger for results from sub-groups of the Canadian population. To ensure that the sample was representative of the general public in Canada aged 16 and older, the data were weighted based on Statistics Canada data for age, gender and region. The sample size and margin of error was approximately the same in the 2000 edition of PSI, but the sample was 50% smaller (1,500) in the first edition of the PSI in 1999, with a larger margin of error.

Survey Questionnaire

The following questions were asked by staff of EKOS Research Associates for the PSI project:

- How adequate would you say your household income is in meeting your family's basic needs? Please use a 7-point scale where 1 is "not adequate at all" and 7 is "extremely adequate," and the mid-point 4 is "moderately adequate."
- In general, how would you rate your health? Please use a 7-point scale where 1 is "terrible," 7 is "excellent," and the mid-point 4 is "average."
- Thinking of your family's exposure to violent crime, how safe is your neighbourhood? Please use a 7-point scale where 1 is "not at all safe," 7 is "extremely safe," and 4 is "moderately safe."
- Thinking of your household's exposure to property crime such as break-ins, how safe is your neighbourhood? Please use a 7-point scale where 1 is "not at all safe," 7 is "extremely safe," and 4 is "moderately safe."
- How stressful would you say your life is? Please use a 7-point scale where 1 is "not at all stressful," 7 is "extremely stressful," and the mid-point 4 is "moderately stressful."
- If you were seriously ill at home, is there a friend, neighbour or family member who would look after you?
- If you lost your job, or were in financial distress, is there a friend, neighbour or family member who you could count on to help you?
- Now, please rate the degree to which you agree or disagree with the following statements, using a 7-point scale where 1 means you "strongly disagree," 7 means you "strongly agree," and the mid-point 4 means you "neither agree nor disagree." The (first/next) one is (READ STATEMENT – RANDOMIZE). (IF RESPONDENT SAYS THEY DON'T HAVE A JOB OR THAT THE QUESTION DOESN'T APPLY TO THEM, THEN RECORD "99")

Statements:

  - I think there is a good chance I could lose my job over the next couple of years.
  - If I lost my job, I am confident that I could find an equivalent one within six months.
  - If I lost my job, I am confident I could count on government support programs to sustain me and my family adequately while I looked for a new job.
  - I'm confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care services.
- If you and your spouse lost your jobs, how many MONTHS could you sustain yourselves on your current savings (that is, bank accounts and RRSPs)? (PROBE FOR BEST ESTIMATE. OBTAIN SPECIFIC NUMBER, NOT A RANGE)
- One's own feelings of personal security can be felt a number of different ways. Which of the following three sources of security is MOST important to you personally? (READ LIST – RANDOMIZE. PROBE FOR ONE RESPONSE ONLY)
  - Economic security – for instance, having enough income or savings, feeling secure in

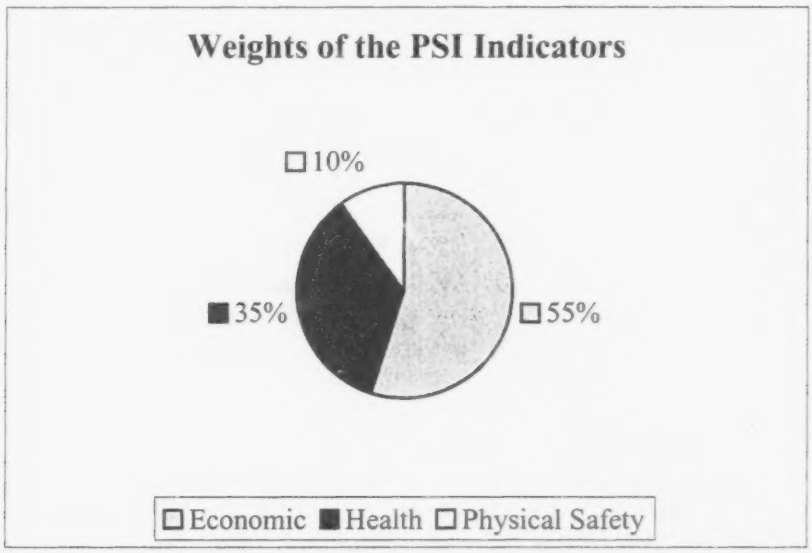
your job

- Health security – for instance, being healthy, having adequate access to health care
- Physical security – for instance, feeling safe from violent crime and property crime *(This question was not asked in 2001)

Weighting the Indicators

After the individual indicators were selected and calculated, the next step was to determine the relative value of each component and each indicator within the composite index. Are some indicators more important than others in the personal security considerations of Canadians? If so, how should the various indicators be weighted to account for these differences in their relative importance?

To accomplish this, Canadians were asked in a survey to tell us the relative importance they attached to the three main indicator groups: economic security, health security and physical safety. The results of the 1999 PSI survey indicated that 55% of respondents considered health to be the most important element, while 35% selected economic security, and 10% indicated physical safety. Consequently, each indicator in these three categories has this weight attached to it in the final PSI indexes. It is recognized that weighting in any one year will be influenced by circumstances prevailing at the time of the survey, therefore weights will be adjusted over time as subsequent surveys reveal different priorities. To maintain consistency, weighting of the PSI indicators will remain the same for at least three years.



Calculating the PSI Indexes

The Personal Security Index is created by transposing the raw data into common units of analysis so that changes in all indicators can be measured in order to arrive at an overall weighted score.

The transposition of the raw data into the PSI Perception Index is relatively simple. Because all indicators in the Perception Index are already based on a common 7-point scale, the mean score of that 7-point scale is calculated for each of the individual Perception indicators. For example, we calculated the mean score of all valid responses of all respondents to the question, "How adequate would you say your household income is in meeting your family's basic needs?" The mean score was 4.74 in 1998. This means that, on average, all responses to this question are distributed between 1 and 7, with a mean of 4.74. Changes between two years are equal to the percentage change between the mean scores of those years. In order to track historical change – such as from 1998 to 1999 and 2000 – and to monitor progress each year, percentage change is measured from the base year. For example, in 1999, the mean of all responses to the sample question above was 4.67. Therefore the mean score for this indicator went down by 1.5% between 1998 and 1999.

After transposing the raw data into common units of analysis, we needed to establish the relationship between that particular indicator and the PSI, in order to know if an increase in the mean score for an indicator meant an increase or a decrease in the personal security of Canadians. For example, an increase in the mean score for the question, "I think there is a good chance I could lose my job over the next couple of years" means that Canadians are feeling less secure about their job security. If we simply applied the change directly to the Perception Index, the Index would increase, whereas Canadians were actually feeling less secure. In order to transpose a negative relationship between an indicator and the PSI, we multiplied the variation of the indicator by -1. In other words, when an indicator is negatively related to the PSI and that indicator decreases, the PSI increases; when that indicator increases, the PSI decreases. And when an indicator is positively related to the PSI, the change in the indicator is directly reflected in the PSI.

To translate the impact of changes in the Perception indicators into a PSI value, we multiplied the baseline year value of the indicator by the percentage change to arrive at the amount of the PSI change. Finally, the new values for each indicator were added up. A composite PSI score of more than 100 suggests that the level of personal security was higher in that year than in the base year; a lower score would suggest that Canadians were less personally secure.

The transposition of raw data into the PSI Data Index is somewhat more complicated. Because all the indicators are not on the same scale, we needed to standardize the changes between years in order to calculate comparable changes in the Index. To accomplish this, we used a common statistical technique of standardization (Z scores) that standardizes the changes to a mean equal to zero, where decreases compared to the mean are below zero and increases are over zero. We do not standardize the indicators, but only the changes of one year compared to the average changes that occurred in the five years before the baseline year (1998). This technique ensues that changes in the indicators are registered in such a way as to reflect historical levels of variability.

In the baseline year of 1998, the value of each individual indicator was established according to the weighting procedure described above. In order to track historical changes in the PSI Data Index from 1998 to 2000, and to monitor progress in future years, we have added the value of the standardized change to the value of the base year weight. For example, in 1998, the long-term unemployment rate was 9.6%, and in 1999, the rate was 8.0%. The standardized change was equal to 2.38 points. To calculate the variation in this indicator between 1998 and 1999, we increased the value of the indicator by 2.38 points, so that it went up from 5.83 to 8.22. We used the same statistical technique for all the indicators included in the PSI Data Index.

To translate the impact of these changes in the Data indicators into a PSI value, we added the baseline year value for the indicator to the change value to arrive at the PSI change amount. Finally, the new values for each indicator were added. A composite score of over 100 suggests that Canadians' level of personal security was higher than was recorded in the base year; a lower score would suggest that Canadians were less secure.

To build PSI regional indexes, we recalculated both the Data and Perception Indexes for each region. These regions were built to be as detailed as possible based on data accessibility and validity. For the Perception Index, all indicators were calculated based on 1998, 1999 and 2000 surveys. In the Data Index, data related to EI coverage, levels of debt, and Potential Years of Life Lost were not available by region, so they were kept constant to the national level. For most of the other data – such as workplace injuries – data were available by province. To calculate a regional score for these data, we calculated an unweighted average for each region. Finally, because we did not have historical information for all of the data indicators used in the Data Index before 1998, indicator variations between years were calculated in terms of percentage change, rather than being standardized as in the national PSI.

Testing and Reliability

The CCSD intends to periodically review the indicators and their weights in order to determine whether they still adequately reflect different dimensions of personal security and whether they are still reliable. In some cases, indicators may be modified or eliminated altogether, keeping in mind the integrity of the Index over time. Changes in the choice of indicators and the weighting will be clearly detailed in the each report of the PSI.

Appendix III: Detailed Calculations of the PSI 2001, Canada and the Regions																		
Data Indicators: Canada	**Scales**	**Relationship**	**1992**	**1993**	**1994**	**1995**	**1996**	**1997**	**1998**	**1999**	**2000**	**Standard Deviation**	**Mean**	**Z (1999)**	**Z(2000)**	**PSI Data Index 1998**	**1999**	**2000**
Economic Security Sub-index																		
Disposable income	$	positive	18,270	18,548	18,530	18,581	18,378	18,471	18,777	18,953	19,325	148.90	18547.4	2.724	5.222	5.83	8.56	11.06
Aggregate poverty gap per number of poor	$	negative	3,580.08	3,570.48	3,616.68	3,590.78	3,748.04	3,740.90	3,799.84	-	-	72.97	3621.212	-1.640	-2.448	5.83	4.19	3.39
Long-term unemployment rates	%	negative	11.0	13.8	14.8	13.8	13.6	12.2	9.6	8.0	6.7	2.01	12.8	2.382	3.027	5.83	8.22	8.86
Employment Insurance coverage	%	positive	70.4	71.6	65.1	59.0	52.8	49.2	43.3	42.8	46.0	8.47	53.88	-1.308	-0.930	5.83	4.53	4.90
Social assistance level	% LICOs	positive	72.2	71.0	72.0	69.5	67.0	65.8	65.3	65.0	-	2.62	69.06	-1.435	-1.549	5.83	4.40	4.28
Debt level	% Disp. income	negative	82.0	83.5	87.9	88.1	91.3	93.0	95.9	98.6	98.2	3.38	91.24	-2.174	-2.056	5.83	3.66	3.78
Subtotal																**35.00**	**33.55**	**36.27**
Health Security Sub-index																		
Potential year of life lost	years	negative	60.4	60.5	59.2	58.4	56.4	54.9	-	-	-	1.69	58.98	2.420	2.420	18.33	20.75	20.75
Work injuries	per 100,000 workers	negative	3,974	3,648	3,626	3,424	3,286	3,234	3,155	-	-	260.80	3591.6	1.371	1.674	18.33	19.70	20.01
Traffic injuries	per 100,000 pop.	negative	880	863	844	824	778	738	720	729	-	50.91	809.4	1.756	1.579	18.33	20.09	19.91
Subtotal																**55.00**	**60.55**	**60.67**
Physical Safety Sub-index																		
Violent crime rate	per 100,000 pop.	negative	1,078	1,074	1,046	1,007	1,000	990	979	955	-	35.37	1023.4	1.255	1.934	5.00	6.26	6.93
Property crime rate	per 100,000 pop.	negative	5,902	5,571	5,250	5,283	5,264	4,867	4,556	4,266	-	250.48	5247	2.759	3.916	5.00	7.76	8.92
Subtotal																**10.00**	**14.01**	**15.85**
PSI Data Index Total																**100.00**	**108.11**	**112.79**

Appendix III: Regional PSI Indexes

Atlantic Provinces: Data Index	Scales	Relationship	1995	1996	1997	1998	1999	2000	Variation 1998-1999	Variation 1999-2000	PSI Data Index 1998	1999	2000
Economic Security Sub-index													
Disposable income	$	positive			16,938	17,481	17,821	18,005	1.94%	3.00%	5.83	5.95	6.01
Aggregate poverty gap per number of poor	$	negative	2,944.06	3,108.49	3,223.78	3,230.58			3.71%	3.93%	5.83	6.05	6.06
Long-term unemployment rates	%	negative	13.7	13.5	12.1	9.6	7.9	6.6	17.71%	31.25%	5.83	6.87	7.66
Employment Insurance coverage	%	positive	59.0	52.8	49.2	43.3	42.8	49.4	-1.15%	14.09%	5.83	5.77	6.66
Social assistance level	% LICOs	positive			65.1	65.5	65.4		0.61%	-0.15%	5.83	5.87	5.82
Debt level	% Disp. income	negative	88.1	91.3	93.0	95.9	98.6	98.2	2.82%	2.40%	5.83	6.00	5.97
Subtotal											**35.00**	**36.50**	**38.18**
Health Security Sub-index													
Potential years of life lost	years	negative	58.4	56.4	54.9				3.42%	5.99%	18.33	18.96	19.43
Work injuries	per 100,000 workers	negative		2,840	2,534	2,776			10.77%	2.25%	18.33	20.31	18.75
Traffic injuries	per 100,000 pop	negative			627	637	690		-1.59%	-10.05%	18.33	18.04	16.49
Subtotal											**55.00**	**57.31**	**54.67**
Physical Safety Sub-index													
Violent crime rate	per 100,000 pop	negative			903	871	888		3.54%	1.66%	5.00	5.18	5.08
Property crime rate	per 100,000 pop	negative			3,182	3,072	3,172		3.46%	0.31%	5.00	5.17	5.02
Subtotal											**10.00**	**10.35**	**10.10**
Atlantic Provinces Data Index Total											**100.00**	**104.16**	**102.95**

Appendix III: Regional PSI Indexes

Quebec: Data Index	Scales	Relationship	1995	1996	1997	1998	1999	2000	Variation 1998-1999	Variation 1999-2000	PSI Data Index 1998	1999	2000
Economic Security Sub-index													
Disposable income	$	positive			17,708	17,878	18,211	18,068	1.86%	1.06%	5.83	5.94	5.90
Aggregate poverty gap per number of poor	$	negative	3,912.28	4,022.51	4,002.39	3,995.06			-0.50%	-0.68%	5.83	5.80	5.79
Long-term unemployment rates	%	negative	16.3	16.7	15.0	13.4	10.3	9.5	23.13%	29.10%	5.83	7.18	7.53
Employment Insurance coverage	%	positive	59.0	52.8	49.2	43.3	42.8	49.4	-1.15%	14.09%	5.83	5.77	6.66
Social assistance level	% LICOs	positive			67.9	67.7	67.2		-0.29%	-0.74%	5.83	5.82	5.79
Debt level	% Disp. income	negative	88.1	91.3	93.0	95.9	98.6	98.2	2.82%	2.40%	5.83	6.00	5.97
Subtotal											**35.00**	**36.51**	**37.64**
Health Security Sub-index													
Potential years of life lost	years	negative	58.4	56.4	54.9				3.42%	5.99%	18.33	18.96	19.43
Work injuries	per 100,000 workers	negative		4,930	4,705	4,670			4.56%	5.27%	18.33	19.17	19.30
Traffic injuries	per 100,000 pop.	negative			655	642	657		1.98%	-0.31%	18.33	18.70	18.28
Subtotal											**55.00**	**56.83**	**57.01**
Physical Safety Sub-index													
Violent crime rate	per 100,000 pop.	negative			613	643	666		-4.89%	-8.65%	5.00	4.76	4.57
Property crime rate	per 100,000 pop.	negative			4,275	4,075	3,722		4.68%	12.94%	5.00	5.23	5.65
Subtotal											**10.00**	**9.99**	**10.21**
Quebec Data Index Total											**100.00**	**103.33**	**104.86**

Appendix III: Regional PSI Indexes

Ontario: Data Index	Scales	Relationship	1995	1996	1997	1998	1999	2000	Variation 1998-1999	Variation 1999-2000	PSI Data Index 1998	1999	2000
Economic Security Sub-index													
Disposable income	$	positive			19,099	19,566	19,867	20,301	1.54%	3.76%	5.83	5.92	6.05
Aggregate poverty gap per number of poor	$	negative	3,428.41	3,611.20	3,482.55	3,680.17			-3.56%	1.91%	5.83	5.63	5.94
Long-term unemployment rates	%	negative	15.8	14.4	12.1	9.3	7.8	6.0	16.13%	35.48%	5.83	6.77	7.90
Employment Insurance coverage	%	positive	59.0	52.8	49.2	43.3	42.8	**49.4**	-1.15%	14.09%	5.83	5.77	6.66
Social assistance level	% LICOs	positive			73.4	72.6	71.0		-1.09%	-2.20%	5.83	5.77	5.70
Debt level	% Disp. income	negative	88.1	91.3	93.0	95.9	98.6	98.2	2.82%	2.40%	5.83	6.00	5.97
Subtotal											**35.00**	**35.86**	**38.23**
Health Security Sub-index													
Potential years of life lost	years	negative	58.4	56.4	54.9				3.42%	5.99%	18.33	18.96	19.43
Work injuries	per 100,000 workers	negative		2,170	2,126	1,989			2.03%	8.34%	18.33	18.71	19.86
Traffic injuries	per 100,000 pop	negative			760	732	730		3.68%	3.95%	18.33	19.01	19.06
Subtotal											**55.00**	**56.68**	**58.35**
Physical Safety Sub-index													
Violent crime rate	per 100,000 pop	negative			892	893	852		-0.11%	4.48%	5.00	4.99	5.22
Property crime rate	per 100,000 pop	negative			4,193	3,864	3,574		7.85%	14.76%	5.00	5.39	5.74
Subtotal											**10.00**	**10.39**	**10.96**
Ontario Data Index Total											**100.00**	**102.92**	**107.55**

Appendix III: Regional PSI Indexes

Prairies: Data Index	Scales	Relationship	1995	1996	1997	1998	1999	2000	Variation 1998-1999	Variation 1999-2000	PSI Data Index 1998	1999	2000
Economic Security Sub-index													
Disposable income	$	positive			17,225	17,671	17,737	18,068	0.37%	2.25%	5.83	5.86	5.96
Aggregate poverty gap per number of poor	$	negative	3,245.23	3,540.48	3,306.93	3,314.81			-6.60%	-6.37%	5.83	5.45	5.46
Long-term unemployment rates	%	negative	10.3	10.8	7.6	5.2	5.1	4.0	1.92%	23.08%	5.83	5.95	7.18
Employment Insurance coverage	%	positive	59.0	52.8	49.2	43.3	42.8	**49.4**	-1.15%	14.09%	5.83	5.77	6.66
Social assistance level	% LICOs	positive			62.7	60.0	60.2		-4.31%	0.33%	5.83	5.58	5.85
Debt level	% Disp. income	negative	88.1	91.3	93.0	95.9	98.6	98.2	2.82%	2.40%	5.83	6.00	5.97
Subtotal											**35.00**	**34.59**	**37.09**
Health Security Sub-index													
Potential years of life lost	years	negative	58.4	56.4	54.9				3.42%	5.99%	18.33	18.96	19.43
Work injuries	per 100,000 workers	negative		3,550	3,587	3,639			-1.04%	-2.51%	18.33	18.14	17.87
Traffic injuries	per 100,000 pop	negative			774	770	827		0.52%	-6.85%	18.33	18.43	17.08
Subtotal											**55.00**	**55.53**	**54.38**
Physical Safety Sub-index													
Violent crime rate	per 100,000 pop	negative			1,628	1,597	1,581		1.90%	2.89%	5.00	5.10	5.14
Property crime rate	per 100,000 pop	negative			5,829	5,620	5,419		3.59%	7.03%	5.00	5.18	5.35
Subtotal											**10.00**	**10.27**	**10.50**
Prairies Data Index Total											**100.00**	**100.40**	**101.97**

Appendix III: Regional PSI Indexes

Alberta: Data Index	Scales	Relationship	1995	1996	1997	1998	1999	2000	Variation 1998-1999	Variation 1999-2000	PSI Data Index 1998	1999	2000
Economic Security Sub-index													
Disposable income	$	positive			20,709	21,229	21,453	21,607	1.06%	1.78%	5.83	5.89	5.94
Aggregate poverty gap per number of poor	$	negative	3,808.25	3,622.05	4,270.21	3,995.63			17.89%	10.31%	5.83	6.88	6.43
Long-term unemployment rates	%	negative	7.6	6.8	6.0	3.2	2.5	2.9	21.88%	9.38%	5.83	7.11	6.38
Employment Insurance coverage	%	positive	59.0	52.8	49.2	43.3	42.8	49.4	-1.15%	14.09%	5.83	5.77	6.66
Social assistance level	% LICOs	positive			58.2	58.8	59.0		1.03%	0.34%	5.83	5.89	5.85
Debt level	% Disp. income	negative	88.1	91.3	93.0	95.9	98.6	98.2	2.82%	2.40%	5.83	6.00	5.97
Subtotal											35.00	37.54	37.23
Health Security Sub-index													
Potential years of life lost	years	negative	58.4	56.4	54.9				3.42%	5.99%	18.33	18.96	19.43
Work injuries	per 100,000 workers	negative		2,640	2,632	2,621			0.30%	0.72%	18.33	18.39	18.47
Traffic injuries	per 100,000 pop	negative			843	858	859		-1.78%	-1.90%	18.33	18.01	17.99
Subtotal											55.00	55.36	55.88
Physical Safety Sub-index													
Violent crime rate	per 100,000 pop	negative			1,071	1,084	1,061		-1.21%	0.93%	5.00	4.94	5.05
Property crime rate	per 100,000 pop	negative			5,033	4,922	4,781		2.21%	5.01%	5.00	5.11	5.25
Subtotal											10.00	10.05	10.30
Alberta Data Index Total											100.00	102.95	103.41

Appendix III: Regional PSI Indexes

B.C.: Data Index	Scales	Relationship	1995	1996	1997	1998	1999	2000	Variation 1998-1999	Variation 1999-2000	PSI Data Index 1998	PSI Data Index 1999	PSI Data Index 2000
Economic Security Sub-index													
Disposable income	$	positive			17,772	17,901	17,914	18,231	0.07%	1.84%	5.83	5.84	5.94
Aggregate poverty gap per number of poo	$	negative	3,722.82	4,055.71	4,004.54	4,147.26			-1.26%	2.26%	5.83	5.76	5.97
Long-term unemployment rates	%	negative	8.5	9.6	12.0	7.6	8.8	6.5	-15.79%	14.47%	5.83	4.91	6.68
Employment Insurance coverage	%	positive	59.0	52.8	49.2	43.3	42.8	**49.4**	-1.15%	14.09%	5.83	5.77	6.66
Social assistance level	% LICOs	positive			73.1	72.3	70.8		-1.09%	-2.07%	5.83	5.77	5.71
Debt level	% Disp. income	negative	88.1	91.3	93.0	95.9	98.6	98.2	2.82%	2.40%	5.83	6.00	5.97
Subtotal											**35.00**	**34.04**	**36.92**
Health Security Sub-index													
Potential years of life lost	years	negative	58.4	56.4	54.9				3.42%	5.99%	18.33	18.96	19.43
Work injuries	per 100,000 workers	negative		4,660	4,694	4,516			-0.73%	3.09%	18.33	18.20	18.90
Traffic injuries	per 100,000 pop	negative			796	747	745		6.16%	6.41%	18.33	19.46	19.51
Subtotal											**55.00**	**56.62**	**57.84**
Physical Safety Sub-index													
Violent crime rate	per 100,000 pop	negative			1,410	1,344	1,284		4.68%	8.94%	5.00	5.23	5.45
Property crime rate	per 100,000 pop	negative			7,841	7,178	6,761		8.46%	13.77%	5.00	5.42	5.69
Subtotal											**10.00**	**10.66**	**11.14**
B.C. Data Index Total											**100.00**	**101.32**	**105.90**

Subjective Indicators: Canada	Scales	Relationship	Mean Scores			Variation	Variation	Weight	PSI Perception Index		
			1998	1999	2000	1998-1999	1999-2000		1998	1999	2000
Economic Security Sub-index											
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all 7= Extremely adequate	positive	4.74	4.67	4.77	-1.48%	2.14%	8.75	8.75	8.62	8.81
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree 7= Strongly agree	negative	3.67	3.15	3.15	14.17%	0.00%	8.75	8.75	9.99	9.99
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree 7= Strongly agree	positive	4.26	4.68	4.74	9.86%	1.28%	8.75	8.75	9.61	9.74
If I lost my job, I am confident that I could count on government support programs to adequately sustain me and my family while I looked for a new job.	1= Strongly disagree 7= Strongly agree	positive	3.07	3.18	3.37	3.58%	5.97%	8.75	8.75	9.06	9.61
Subtotal								35.00	**35.00**	**37.29**	**38.14**
Health Security Sub-index											
In general, how would you rate your health?	1= Terrible 7= Excellent	positive	5.51	5.38	5.35	-2.36%	-0.56%	18.33	18.33	17.90	17.80
How stressful would you say your life is?	1= Not at all stressful 7= Extremely stressful	negative	4.30	4.24	4.23	1.40%	0.24%	18.33	18.33	18.59	18.63
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system.	1= Strongly disagree 7= Strongly agree	positive	4.64	4.86	4.79	4.74%	-1.44%	18.33	18.33	19.20	18.93
Subtotal								55.00	**55.00**	**55.69**	**55.36**
Physical Safety Sub-index											
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.46	5.42	5.42	-0.73%	0.00%	5.00	5.00	4.96	4.96
Thinking of your household's exposure to property crimes such as break-ins, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.13	5.03	5.10	-1.95%	1.39%	5.00	5.00	4.90	4.97
Subtotal								10.00	**10.00**	**9.87**	**9.93**
PSI Perception Index Total									**100.00**	**102.85**	**103.43**

Note: All numbers have been estimated using weighted results from the 1998, 1999 and 2000 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

Subjective Indicators: Atlantic Provinces	Scales	Relationship	Mean Scores			Variation	Variation	Weight	PSI Perception Index		
			1998	1999	2000	1998-1999	1999-2000		1998	1999	2000
Economic Security Sub-index											
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all 7= Extremely adequate	positive	4.66	4.50	4.62	-3.43%	2.67%	8.75	8.75	8.45	8.67
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree 7= Strongly agree	negative	3.79	3.37	3.48	11.08%	-3.26%	8.75	8.75	9.72	9.40
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree 7= Strongly agree	positive	4.12	4.64	4.27	12.62%	-7.97%	8.75	8.75	9.85	9.07
If I lost my job, I am confident that I could count on government support programs to adequately sustain me and my family while I looked for a new job.	1= Strongly disagree 7= Strongly agree	positive	2.94	3.2	3.38	8.84%	5.62%	8.75	8.75	9.52	10.06
Subtotal								35.00	**35.00**	**37.55**	**37.21**
Health Security Sub-index											
In general, how would you rate your health?	1= Terrible 7= Excellent	positive	5.38	5.45	5.31	1.30%	-2.57%	18.33	18.33	18.57	18.09
How stressful would you say your life is?	1= Not at all stressful 7= Extremely stressful	negative	4.42	4.05	4.22	8.37%	-4.20%	18.33	18.33	19.87	19.03
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system.	1= Strongly disagree 7= Strongly agree	positive	4.52	4.96	4.74	9.73%	-4.44%	18.33	18.33	20.12	19.23
Subtotal								55.00	**55.00**	**58.56**	**56.35**
Physical Safety Sub-index											
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.58	5.82	5.72	4.30%	-1.72%	5.00	5.00	5.22	5.13
Thinking of your household's exposure to property crimes such as break-ins, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.38	5.52	5.50	2.60%	-0.36%	5.00	5.00	5.13	5.11
Subtotal								10.00	**10.00**	**10.35**	**10.24**
Atlantic Provinces Perception Index Total									**100.00**	**106.45**	**103.80**

Note: All numbers have been estimated using weighted results from the 1998, 1999 and 2000 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

Subjective Indicators: Quebec	Scales	Relationship	Mean Scores			Variation	Variation	Weight	PSI Perception Index		
			1998	1999	2000	1998-1999	1999-2000		1998	1999	2000
Economic Security Sub-index											
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all 7= Extremely adequate	positive	4.52	4.63	4.60	2.43%	-0.65%	8.75	8.75	8.96	8.90
I think there is a good chance I could lose my job over the next couple of years	1= Strongly disagree 7= Strongly agree	negative	3.49	2.87	2.88	17.77%	-0.35%	8.75	8.75	10.30	10.27
If I lost my job, I am confident that I could find an equivalent one within six months	1= Strongly disagree 7= Strongly agree	positive	3.95	4.36	4.55	10.38%	4.36%	8.75	8.75	9.66	10.08
If I lost my job, I am confident that I could count on government support programs to adequately sustain me and my family while I looked for a new job	1= Strongly disagree 7= Strongly agree	positive	3.52	3.39	3.58	-3.69%	5.60%	8.75	8.75	8.43	8.90
Subtotal								35.00	**35.00**	**37.35**	**38.15**
Health Security Sub-index											
In general, how would you rate your health?	1= Terrible 7= Excellent	positive	5.58	5.55	5.55	-0.54%	0.00%	18.33	18.33	18.23	18.23
How stressful would you say your life is?	1= Not at all stressful 7= Extremely stressful	negative	4.17	4.00	4.01	4.08%	-0.25%	18.33	18.33	19.08	19.03
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system.	1= Strongly disagree 7= Strongly agree	positive	4.90	4.93	4.89	0.61%	-0.81%	18.33	18.33	18.45	18.30
Subtotal								55.00	**55.00**	**55.76**	**55.56**
Physical Safety Sub-index											
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.37	5.19	5.07	-3.35%	-2.31%	5.00	5.00	4.83	4.72
Thinking of your household's exposure to property crimes such as break-ins, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.14	4.83	4.76	-6.03%	-1.45%	5.00	5.00	4.70	4.63
Subtotal								10.00	**10.00**	**9.53**	**9.35**
Quebec Perception Index Total									**100.00**	**102.64**	**103.07**

Note: All numbers have been estimated using weighted results from the 1998, 1999 and 2000 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

Subjective Indicators: Ontario	Scales	Relationship	Mean Scores			Variation	Variation	Weight	PSI Perception Index		
			1998	1999	2000	1998-1999	1999-2000		1998	1999	2000
Economic Security Sub-index											
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all 7= Extremely adequate	positive	4.90	4.82	4.95	-1.63%	2.70%	8.75	8.75	8.61	8.84
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree 7= Strongly agree	negative	3.68	3.30	3.19	10.33%	3.33%	8.75	8.75	9.65	9.98
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree 7= Strongly agree	positive	4.36	4.60	4.82	5.50%	4.78%	8.75	8.75	9.23	9.67
If I lost my job, I am confident that I could count on government support programs to adequately sustain me and my family while I looked for a new job.	1= Strongly disagree 7= Strongly agree	positive	2.99	3.16	3.39	5.69%	7.28%	8.75	8.75	9.25	9.92
Subtotal								35.00	**35.00**	**36.74**	**38.41**
Health Security Sub-index											
In general, how would you rate your health?	1= Terrible 7= Excellent	positive	5.48	5.29	5.31	-3.47%	0.38%	18.33	18.33	17.70	17.76
How stressful would you say your life is?	1= Not at all stressful 7= Extremely stressful	negative	4.37	4.38	4.39	-0.23%	-0.23%	18.33	18.33	18.29	18.25
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system.	1= Strongly disagree 7= Strongly agree	positive	4.59	4.79	4.82	4.36%	0.63%	18.33	18.33	19.13	19.25
Subtotal								55.00	**55.00**	**55.12**	**55.27**
Physical Safety Sub-index											
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.49	5.47	5.54	-0.36%	1.28%	5.00	5.00	4.98	5.05
Thinking of your household's exposure to property crimes such as break-ins, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.07	5.09	5.26	0.39%	3.34%	5.00	5.00	5.02	5.19
Subtotal								10.00	**10.00**	**10.00**	**10.23**
Ontario Perception Index Total									**100.00**	**101.86**	**103.91**

Note: All numbers have been estimated using weighted results from the 1998, 1999 and 2000 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

Subjective Indicators: Prairies	Scales	Relationship	Mean Scores			Variation	Variation	Weight	PSI Perception Index		
			1998	1999	2000	1998-1999	1999-2000		1998	1999	2000
Economic Security Sub-index											
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all 7= Extremely adequate	positive	4.69	4.58	4.81	-2.35%	5.02%	8.75	8.75	8.54	8.97
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree 7= Strongly agree	negative	3.74	3.05	3.18	18.45%	-4.26%	8.75	8.75	10.36	9.92
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree 7= Strongly agree	positive	4.41	4.95	4.84	12.24%	-2.22%	8.75	8.75	9.82	9.60
If I lost my job, I am confident that I could count on government support programs to adequately sustain me and my family while I looked for a new job.	1= Strongly disagree 7= Strongly agree	positive	2.77	3.46	3.61	24.91%	4.34%	8.75	8.75	10.93	11.40
Subtotal								35.00	**35.00**	**39.66**	**39.90**
Health Security Sub-index											
In general, how would you rate your health?	1= Terrible 7= Excellent	positive	5.44	5.18	5.16	-4.78%	-0.39%	18.33	18.33	17.46	17.39
How stressful would you say your life is?	1= Not at all stressful 7= Extremely stressful	negative	4.29	4.45	4.23	-3.73%	4.94%	18.33	18.33	17.65	18.52
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system.	1= Strongly disagree 7= Strongly agree	positive	4.35	5.19	4.99	19.31%	-3.85%	18.33	18.33	21.87	21.03
Subtotal								55.00	**55.00**	**56.98**	**56.94**
Physical Safety Sub-index											
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.35	5.57	5.33	4.11%	-4.31%	5.00	5.00	5.21	4.98
Thinking of your household's exposure to property crimes such as break-ins, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.11	5.19	5.05	1.57%	-2.70%	5.00	5.00	5.08	4.94
Subtotal								10.00	**10.00**	**10.28**	**9.92**
Prairies Perception Index Total									**100.00**	**106.92**	**106.77**

Note: All numbers have been estimated using weighted results from the 1998, 1999 and 2000 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

Subjective Indicators: Alberta	Scales	Relationship	Mean Scores			Variation	Variation	Weight	PSI Perception Index		
			1998	1999	2000	1998-1999	1999-2000		1998	1999	2000
Economic Security Sub-index											
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all 7= Extremely adequate	positive	5.02	4.67	4.74	-6.97%	1.50%	8.75	8.75	8.14	8.26
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree 7= Strongly agree	negative	3.73	3.21	3.35	13.94%	-4.36%	8.75	8.75	9.97	9.54
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree 7= Strongly agree	positive	4.56	4.86	4.93	6.58%	1.44%	8.75	8.75	9.33	9.46
If I lost my job, I am confident that I could count on government support programs to adequately sustain me and my family while I looked for a new job.	1= Strongly disagree 7= Strongly agree	positive	2.78	2.77	2.94	-0.36%	6.14%	8.75	8.75	8.72	9.25
Subtotal								35.00	**35.00**	**36.15**	**36.51**
Health Security Sub-index											
In general, how would you rate your health?	1= Terrible 7= Excellent	positive	5.51	5.41	5.27	-1.81%	-2.59%	18.33	18.33	18.00	17.53
How stressful would you say your life is?	1= Not at all stressful 7= Extremely stressful	negative	4.26	4.43	4.39	-3.99%	0.90%	18.33	18.33	17.60	17.76
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system.	1= Strongly disagree 7= Strongly agree	positive	4.49	4.99	4.60	11.14%	-7.82%	18.33	18.33	20.37	18.78
Subtotal								55.00	**55.00**	**55.98**	**54.08**
Physical Safety Sub-index											
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.45	5.58	5.56	2.39%	-0.36%	5.00	5.00	5.12	5.10
Thinking of your household's exposure to property crimes such as break-ins, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.10	5.19	5.18	1.76%	-0.19%	5.00	5.00	5.09	5.08
Subtotal								10.00	**10.00**	**10.21**	**10.18**
Alberta Perception Index Total									**100.00**	**102.34**	**100.77**

Note: All numbers have been estimated using weighted results from the 1998, 1999 and 2000 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.

Subjective Indicators: British Columbia	Scales	Relationship	Mean Scores			Variation	Variation	Weight	PSI Perception Index		
			1998	1999	2000	1998-1999	1999-2000		1998	1999	2000
Economic Security Sub-index											
How adequate would you say your household income is in meeting your family's basic needs?	1= Not adequate at all 7= Extremely adequate	positive	4.85	4.49	4.62	-7.42%	2.90%	8.75	8.75	8.10	8.34
I think there is a good chance I could lose my job over the next couple of years.	1= Strongly disagree 7= Strongly agree	negative	3.79	3.08	3.15	18.73%	-2.27%	8.75	8.75	10.39	10.15
If I lost my job, I am confident that I could find an equivalent one within six months.	1= Strongly disagree 7= Strongly agree	positive	4.36	4.61	4.95	5.73%	7.38%	8.75	8.75	9.25	9.93
If I lost my job, I am confident that I could count on government support programs to adequately sustain me and my family while I looked for a new job.	1= Strongly disagree 7= Strongly agree	positive	2.86	3.00	3.12	4.90%	4.00%	8.75	8.75	9.18	9.55
Subtotal								35.00	**35.00**	**36.92**	**37.97**
Health Security Sub-index											
In general, how would you rate your health?	1= Terrible 7= Excellent	positive	5.51	5.40	5.31	-2.00%	-1.67%	18.33	18.33	17.97	17.67
How stressful would you say your life is?	1= Not at all stressful 7= Extremely stressful	negative	4.29	4.17	4.11	2.80%	1.44%	18.33	18.33	18.85	19.12
I am confident that if I or a member of my family were to become seriously ill, we would be able to access the necessary health care system.	1= Strongly disagree 7= Strongly agree	positive	4.56	4.57	4.54	0.22%	-0.66%	18.33	18.33	18.37	18.25
Subtotal								55.00	**55.00**	**55.19**	**55.04**
Physical Safety Sub-index											
Thinking of your family's exposure to violent crime, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.49	5.32	5.50	-3.10%	3.38%	5.00	5.00	4.85	5.01
Thinking of your household's exposure to property crimes such as break-ins, how safe is your neighbourhood?	1= Not at all safe 7= Extremely safe	positive	5.06	4.80	5.01	-5.14%	4.38%	5.00	5.00	4.74	4.95
Subtotal								10.00	**10.00**	**9.59**	**9.96**
BC Perception Index Total									**100.00**	**101.69**	**102.97**

Note: All numbers have been estimated using weighted results from the 1998, 1999 and 2000 PSI surveys.
Sample sizes may be different than in previous years. All unweighted and missing values have been removed.